



# 2025 RENTAL MARKET STUDY

# **2025 Rental Market Study**

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Prepared for  
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# 1. Introduction and Summary of Key Findings

The Rental Market Study is prepared for Florida Housing Finance Corporation by the Shimberg Center for Housing Studies at the University of Florida. The report focuses on the housing needs of renter households that are low-income (with incomes at or below 60 percent of area median income, or AMI) and cost burdened (paying at least 40 percent of income toward gross rent).

The report begins with an overview of statewide trends. It then provides 2025 estimates of low-income, cost burdened renter households by county, with additional detail about household size and householder age; a comparison of the number of low-income households with the rental units that are affordable and available to them; sections on the housing needs of persons with special needs, farmworkers, commercial fishing workers, and homeless persons; and an assessment of tenant characteristics and preservation needs in Florida's assisted rental housing developments.

Additional information is available from the Florida Housing Data Clearinghouse (<http://flhousingdata.shimberg.ufl.edu>), including datasets on household demographics, population projections, home construction and sales, and the assisted housing inventory.

## Key Findings

### Statewide Trends

- Florida added over a million households between 2019 and 2023, including nearly 195,000 renter households.
- Household growth was driven by strong in-migration from other states, particularly New York, New Jersey, Illinois, Pennsylvania, and California.
- A group of mid-Florida counties stretching from St. Johns County in the northeast to Lee County in the southwest received the largest inflows. Household growth in these counties was fueled by a combination of out-of-state migration and moves from Florida's larger urban counties.
- Florida's multifamily rental supply grew by over 240,000 units between 2019 and 2023. The supply of apartments in 50+ unit buildings grew the fastest. Rentals in single family homes and mobile homes declined.
- Florida's median gross rent increased from \$1,238 in 2019 to \$1,719 in 2023, a 39 percent increase.
- Seventy-nine percent of renter households include a working adult. Most non-working renter households are made up of older adults or persons with disabilities.
- Thirty-nine percent of low-income, cost burdened renter households are headed by someone age 55 or older.
- Nearly two-thirds of HUD and USDA multifamily units and over 40 percent of Florida Housing and public housing units serve elder households. Elder set-asides make up just a portion of these units; many 55+ households also live in units designated for families, homeless persons, and persons with disabilities.

## County and Regional Rental Housing Needs

- Florida has 904,635 low-income (0-60 percent of AMI), cost burdened (>40 percent of income) renter households. Of these, 64 percent live in large counties, 33 percent in medium counties, and three percent in small counties.
- Most cost burdened renter households are small; 68 percent have just one or two household members.
- Statewide, 73 percent of renters with incomes below 60 percent of AMI are cost burdened, compared to 45 percent of renters at 60-80 percent of AMI, 21 percent at 80-100 percent of AMI, 11 percent at 100-120 percent of AMI, and six percent at 120-140 percent of AMI.

## Affordable and Available Rental Units

- An affordable and available rental unit is any market rate, subsidized, or public housing unit for which 1) a household below a certain income level (e.g. 60 percent of AMI) would pay no more than 30 percent of income for gross rent, and 2) the unit is not already occupied by a higher income household; i.e., it is occupied by a household below the income level or is vacant.
- At the 0-30 percent through 0-80 percent of AMI levels, there are more renter households than affordable units. At 0-100 percent and 0-120 percent of AMI, there are more affordable units than renter households, but still deficits of affordable and available units, since many affordable units are rented by households with higher incomes.
- The largest statewide gap between renters and affordable/available units is at the 0-60 percent of AMI level, a deficit of 640,741 units.

## Homeless Families and Individuals

- An estimated 29,848 individuals are homeless in Florida. This includes 23,799 sheltered and unsheltered individuals and 6,049 unaccompanied youth doubled up with others and in hotels and motels.
- An estimated 44,234 families with children are homeless. This includes 2,387 sheltered and unsheltered families and 41,847 families doubled up with others and in hotels and motels.

## Special Needs Households

- An estimated 92,545 cost burdened renter households receive disability-related Social Security, SSI, and veterans' benefits statewide.
- Based on service use, an estimated 7,147 survivors of domestic violence and 2,066 youth aging out of foster care are in need of affordable housing.

## Farmworkers

- Florida has an estimated 115,328 farmworkers in 101,556 households, including 68,577 unaccompanied workers and 32,978 family households with at least one accompanied worker.
- Miami-Dade, Hillsborough, Gadsden, Manatee, and Glades Counties have the largest needs for beds for unaccompanied farmworkers.
- Miami-Dade, Palm Beach, Gadsden, Hillsborough, and Orange Counties have the largest needs for multifamily farmworker units.

## Fishing Workers

- Florida has an estimated need of 1,605 affordable rental units for commercial fishing workers.

## Assisted Housing Supply

- Florida's public and assisted housing stock provides 314,200 units of affordable rental housing—approximately one in ten rental units in the state.
- Average income for households in Florida Housing-sponsored units is \$30,442, compared to \$72,385 for all Florida renters.
- Average gross rent for Florida Housing units is \$1,011 per month, compared to \$1,854 for all Florida renters.
- By the end of 2034, rent and income restrictions will expire for 402 developments with 33,284 assisted units. Florida Housing's inventory makes up the largest share of units (196 developments with 19,946 units).
- Early 9 percent Housing Credit developments began to exit affordability restrictions in 2020. These losses will continue through 2027. Because affordability periods for the competitive 9 percent credits were extended to 50-year periods in the mid-1990s, these losses will taper off. A second spike will begin in 2028 as a wave of 4 percent Housing Credit developments reaches the end of 30-year affordability restrictions.
- Florida Housing's investments in preservation have extended affordability for over 30,000 units of federally subsidized rental housing.

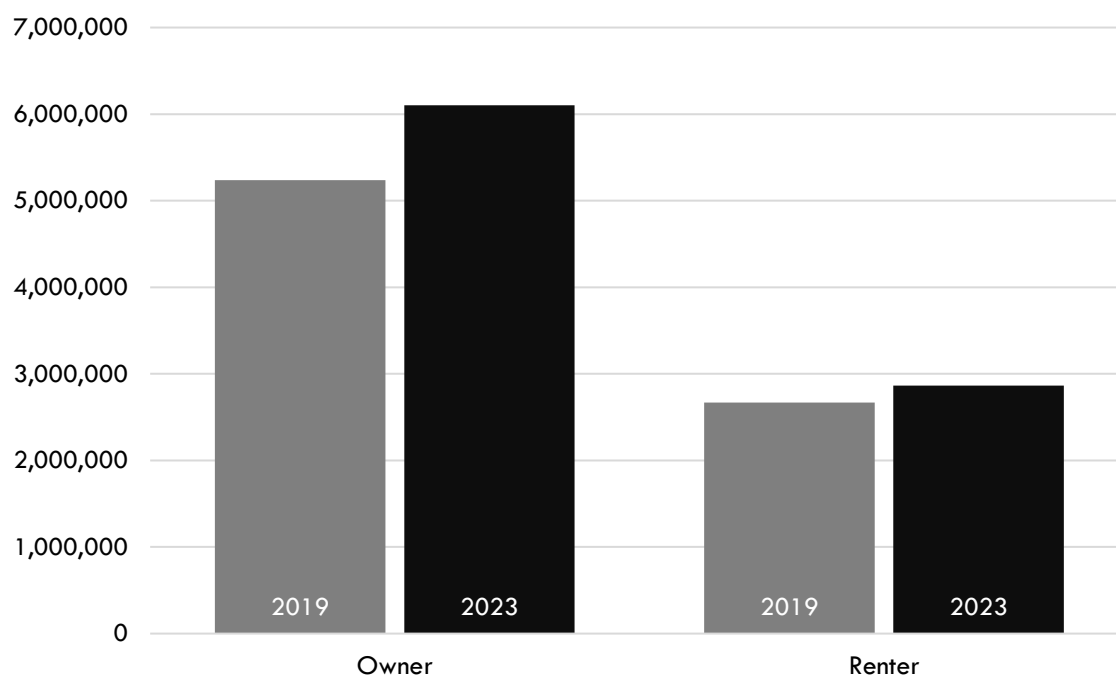
## 2. Statewide Trends

### Household Change and In-Migration

Florida added over a million households between 2019 and 2023.

Nearly 9 million households lived in Florida in 2023, up from 7.9 million in 2019. Most of the increase was made up of homeowners (865,910), and the state's homeownership rate increased from 66 to 68 percent. However, Florida also added nearly 195,000 renter households, increasing from 2.67 million to 2.86 million renters.

**Figure 2.1. Households by Tenure, Florida, 2019 & 2023**



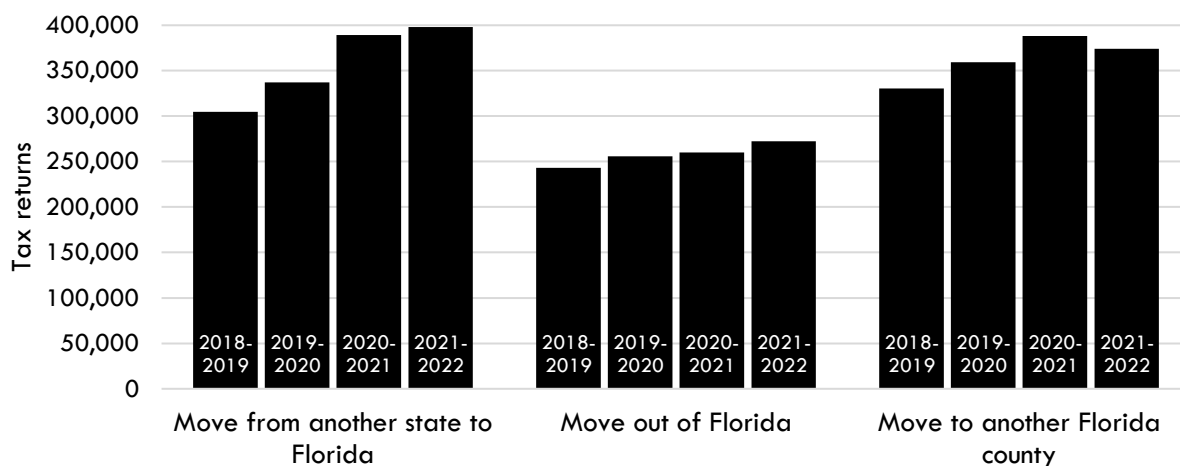
Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 and 2023 American Community Survey

### Household growth was fueled by an early 2020s boom of in-migration into Florida.

Florida has been a destination for out-of-state movers for decades, but the trend accelerated with the onset of COVID in 2020. Data from the IRS shows approximately 400,000 tax filers moved to Florida from out-of-state in 2020-2021 and 2021-2022, nearly 100,000 more than in 2018-2019. Net inflow into the state more than doubled in 2020-2021 and 2021-2022 compared to the 2018-2019 baseline.

As Figure 2.2 shows, moves out of Florida also increased slightly, but out-migration lagged far behind in-migration. Moves within the state were much more common than moves out-of-state. Between 330,000 and 390,000 in-state households moved to a new Florida county each year.

**Figure 2.2. Household (Tax Filer) Inflow and Outflow, Florida, 2018-2022**



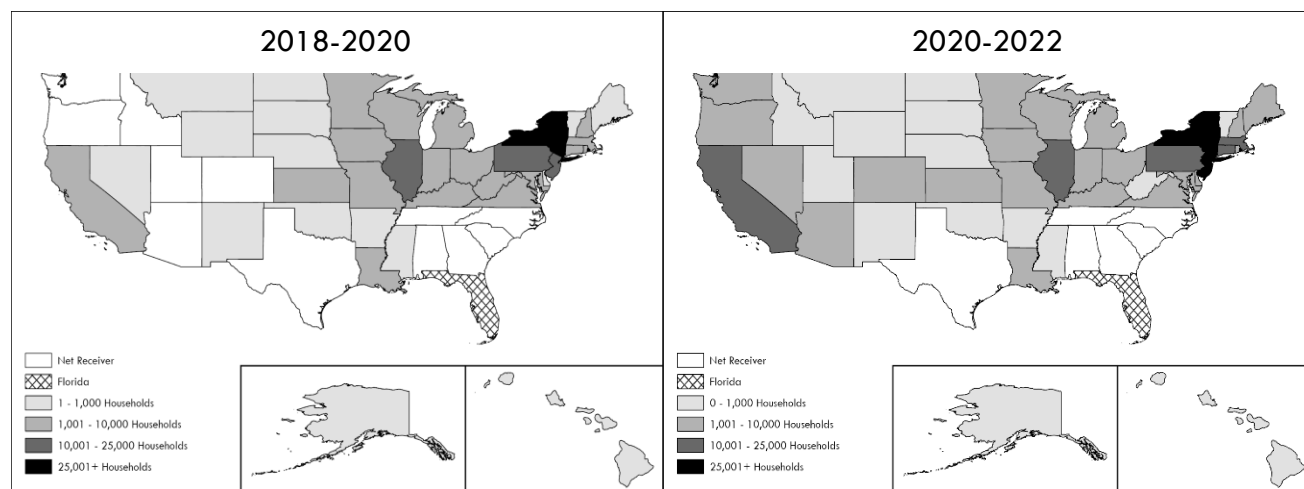
Notes: Based on comparison of tax return filing addresses from first year in pair to second. Most returns correspond to a single household, but some households have multiple filers. Excludes moves to/from places other than U.S. states and moves within the same Florida county.

Source: Shimberg Center tabulation of U.S. Department of the Treasury, Statistics of Income, Individuals, State and County Migration Data

Both before and after 2020, Florida was a net receiver of households from the Northeast, Midwest, California, and Nevada, and a net sender to other Southeastern states and Texas. Before 2020, Florida was also a net sender to several other Western states, but migration from the West shifted back toward Florida during 2020-2022.

In both periods, New York, New Jersey, Illinois, Pennsylvania, and California were the largest senders of households to Florida. Net migration from these states increased by 166 percent in 2020-2022 over 2018-2020.

**Figure 2.3. Origin States for Households (Filers) Moving to Florida, 2018-2020 and 2020-2022**



Notes: Household counts by state refer to the net inflow of tax filers to Florida. "Net receivers" are states receiving more movers from Florida than they sent.

Source: Shimberg Center tabulation of U.S. Department of the Treasury, Statistics of Income, Individuals, State and County Migration Data

## Mid-Florida counties were the top magnets for household migration.

Figure 2.4 shows the counties receiving the most households overall, the most out-of-state movers, and the most in-state movers. The last map shows the counties sending the most households to other Florida counties.

A group of counties stretching from St. Johns County in the northeast to Lee County in the southwest received the largest combined inflow of households from out-of-state and other parts of Florida. Most of these were medium-sized counties; fast-growing Polk and Lee Counties now have crossed the large county population threshold (825,000).

For out-of-state movers, the most popular destinations were counties in the southern half of the state, particularly along the Gulf Coast from Tampa Bay to Collier County. These included influxes into large counties (Lee, Hillsborough, Pinellas, Palm Beach, and Polk) and medium counties (Sarasota, Collier, Manatee, Pasco, and Brevard).

The largest magnets for in-state moves were counties located near more populous areas, including Polk (between the Orlando and Tampa Bay metropolitan areas), Pasco (part of the Tampa Bay metropolitan area), and St. Lucie (north of Palm Beach/Broward/Miami-Dade Counties).

**Figure 2.4. Top Counties for Net Inflow/Outflow, 2018-2022**



Source: Shimberg Center tabulation of U.S. Department of the Treasury, Statistics of Income, Individuals, State and County Migration Data

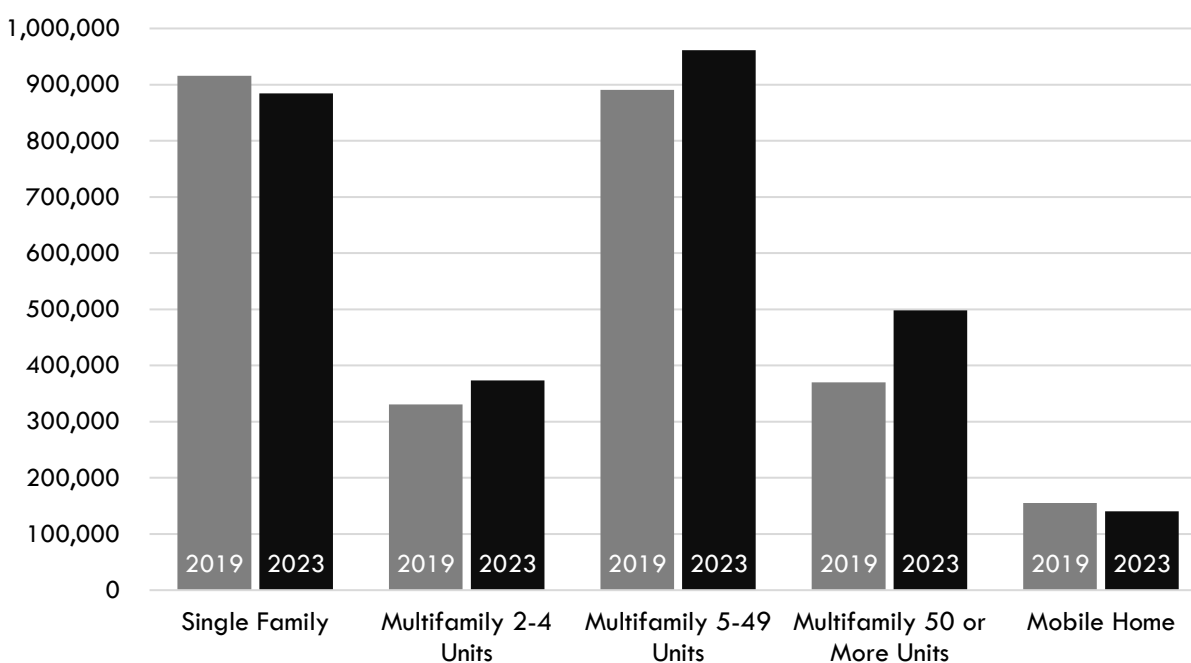
Florida's most populous counties—Miami-Dade, Orange, Broward, Hillsborough, Pinellas, and Palm Beach—had the biggest outflow to other Florida counties, both before and after 2020. For Miami-Dade, Orange, and Broward, the loss of households to other Florida counties outweighed move-ins from other states. However, it appears that international migration into these counties made up for population losses to other parts of Florida and the U.S.<sup>1</sup>

## Rental Supply and Cost

Florida's growth in renter households was absorbed by an increase in multifamily supply, especially in larger buildings.

Florida added over 240,000 renter-occupied multifamily units between 2019 and 2023. This included a 35 percent increase in apartments in 50+ unit buildings (Figure 2.5). The increase was partially offset by a 46,000 unit drop in single family and mobile home rentals.

**Figure 2.5. Renter-Occupied Units by Units in Structure, Florida, 2019 & 2023**



Notes: Single family includes detached and attached (townhome) units. Unit counts are building-level, not complex-level; for example, a 10-unit building in a 100-unit complex would be included in the multifamily 5-49 unit category.

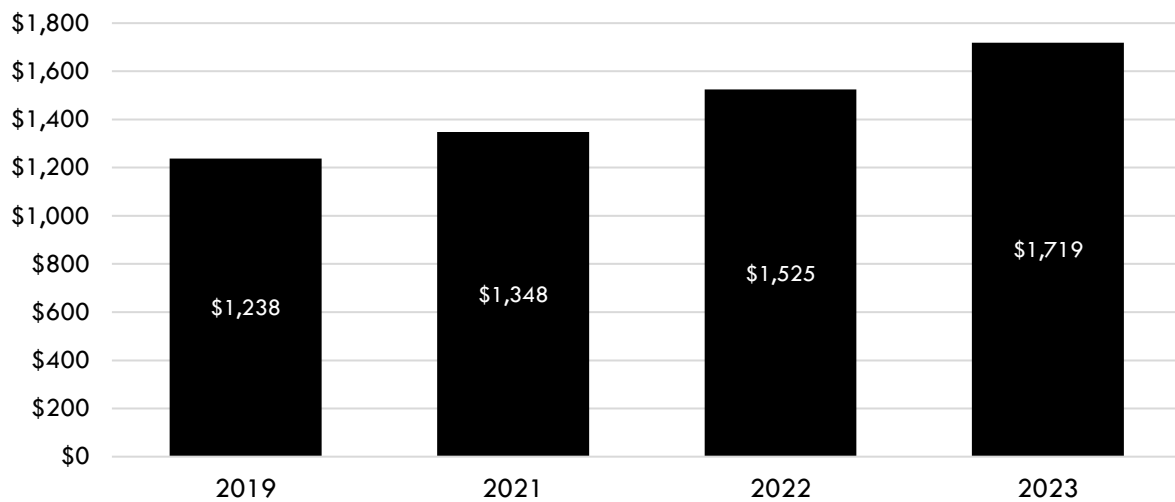
Source: Shimberg Center tabulation of U.S. Census Bureau, 2019 and 2023 American Community Survey

<sup>1</sup> Because it is based on prior years' tax filing address, the IRS dataset contain limited information about international migration to U.S. counties. However, U.S. Census data indicates that in-migration from international origins outweighed domestic population loss in Broward and Orange Counties in 2018 and 2019, and in Miami-Dade, Broward, and Orange Counties in 2022. International migration flows include movement of non-U.S.-born persons, U.S. citizens living abroad, migration between states and Puerto Rico, and movement of the Armed Forces population. U.S. Census Bureau, *Annual Resident Population Estimates, Estimated Components of Resident Population Change, and Rates of the Components of Resident Population Change for States and Counties*, <https://www.census.gov/data/tables/time-series/demo/popest/2020s-counties-total.html>

Despite the increase in supply, median rent rose by 39 percent from 2019 to 2023.

Florida's median gross rent increased from \$1,238 in 2019 to \$1,719 in 2023. The median rent increased 13 percent annually in the latter two years, and by 39 percent over the entire 4-year period.

**Figure 2.6. Median Gross Rent, Florida, 2019-2023**

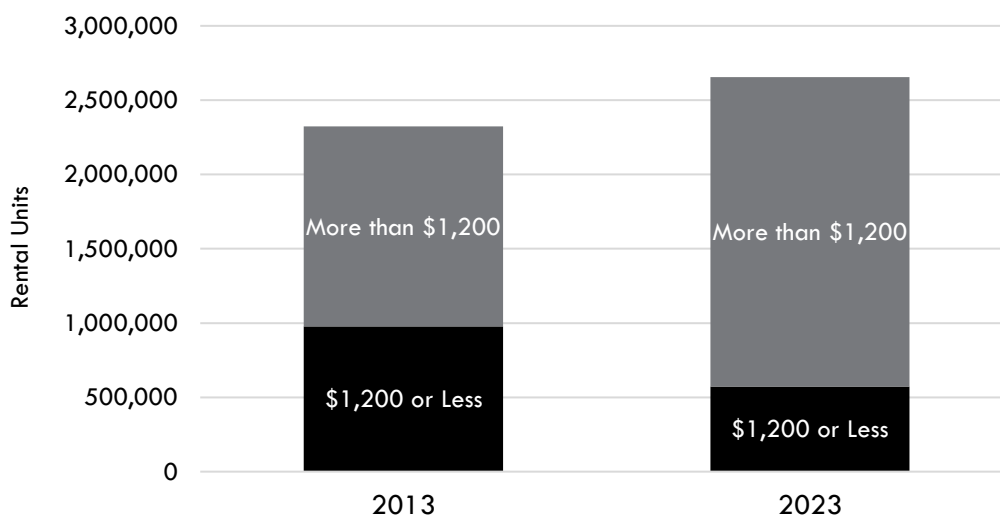


Notes: Gross rent includes rent paid to landlord and tenant-paid utilities. 2020 value not included due to limitations in data collection for the 2020 American Community Survey.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2019/2021/2022/2023 American Community Survey

Over the longer term, Florida's increase in rental supply has been concentrated in units renting for more than \$1,200 per month. Between 2013 and 2023, Florida added approximately 736,000 units with gross rent above \$1,200 (in 2023 dollars) but lost 404,000 units at \$1,200 or less.

**Figure 2.7. Units by Gross Rent Above/Below \$1,200 (2023 \$), Florida, 2013-2023**



Notes: 2013 values converted to 2023 dollars using the Consumer Price Index to correct for inflation.

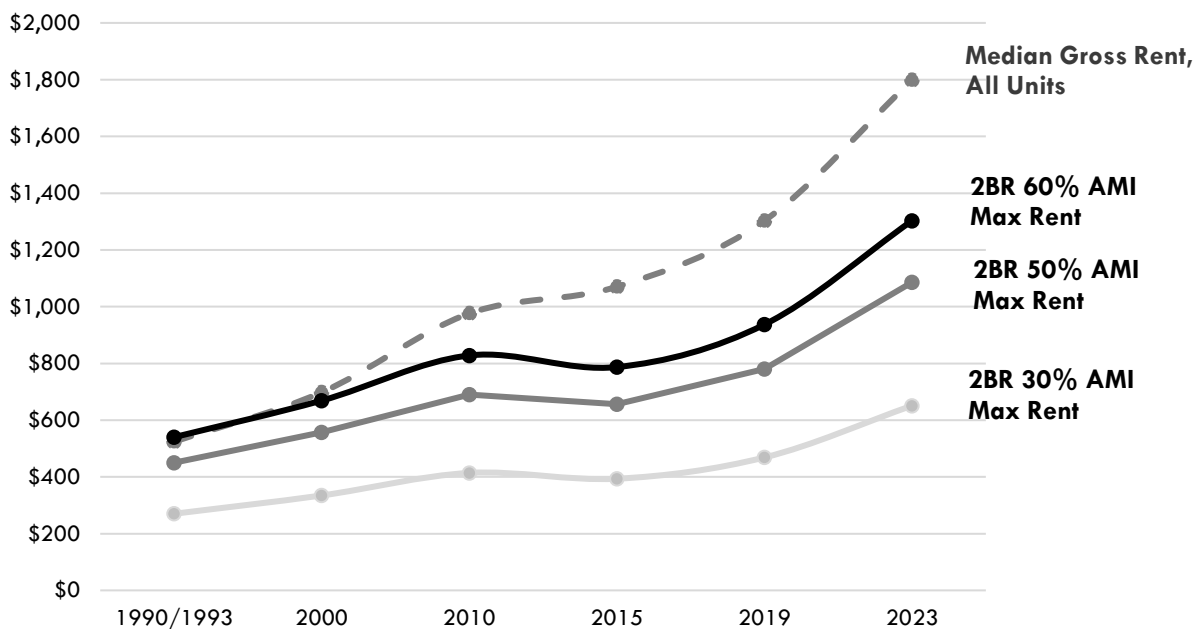
Source: Shimberg Center tabulation of U.S. Census Bureau, 2013 & 2023 American Community Survey

With unsubsidized rentals becoming more expensive, assisted housing rents now fall well below market-rate levels.

In the early years of the Low-Income Housing Tax Credit (LIHTC, or Housing Credit) and other Florida Housing programs, middle market rents in Florida were similar to the maximum allowable rents for housing targeting 60 percent of AMI households. As private rental housing has become more expensive, market rents and 60 percent of AMI rents have diverged. Apartments restricted to 60 percent of AMI now offer housing that is substantially more affordable to tenants than the market-rate stock.

In the Orlando metropolitan area, for example, the rent limit for a two-bedroom apartment at 60 percent of AMI was nearly identical to the median gross rent for all rental units in the 1990s, with 50 percent of AMI rents slightly below and 30 percent of AMI rents about half of the median. Starting with the early 2000s housing boom, market rents and 60 percent of AMI limits began to diverge. By 2023, the median rent (\$1,799 in the Orlando area) was nearly \$500 higher than the 60 percent of AMI rent limit, over \$700 higher than the 50 percent of AMI limit, and over \$1,100 higher than the 30 percent of AMI limit.

**Figure 2.8. Median Gross Rent vs. 2 Bedroom 30/50/60% AMI Rents, Orlando-Kissimmee-Sanford Metropolitan Statistical Area, 1990-2023**



Notes: Early 1990s comparison uses median rent from 1990 Census versus 1993 rent limits, the earliest year available on Florida Housing's website.

Source: Shimberg Center tabulation of U.S. Census Bureau, 1990 and 2000 Census and 2010/2015/2019/2023 American Community Survey; Florida Housing Finance Corporation Rent Limits

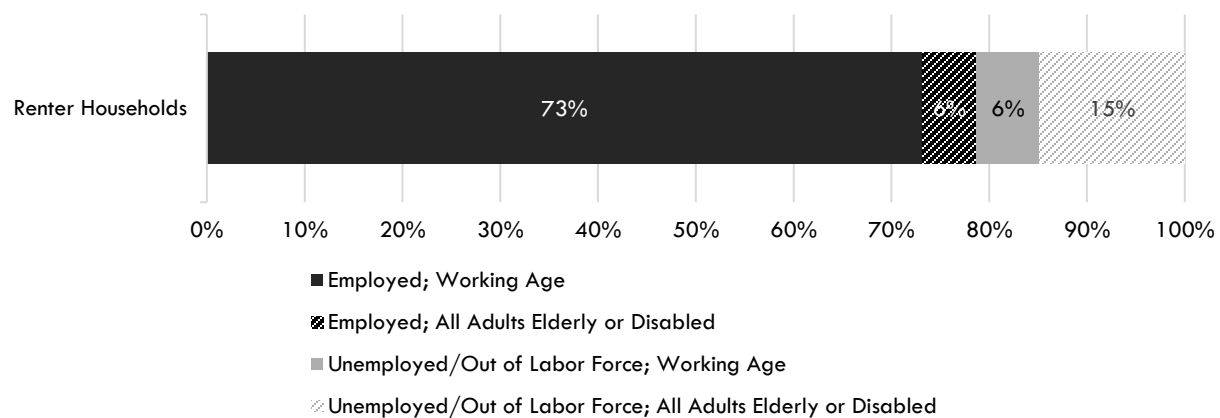
## Renters in the Workforce

Nearly three-quarters of renter households include a working adult. Most non-working renter households are made up of older adults or persons with disabilities.

Because renter households tend to be younger, renters participate in the workforce at higher rates than homeowners. Seventy-nine percent of renter households include at least one working adult, compared to 67 percent of owner households.

Most renter households without employment are those in which all adults are elderly, disabled, or both. As Figure 2.9 shows, only six percent of renter households with working age, non-disabled adults are without employment.

**Figure 2.9. Renter Households by Age/Disability and Work Status, Florida, 2023**



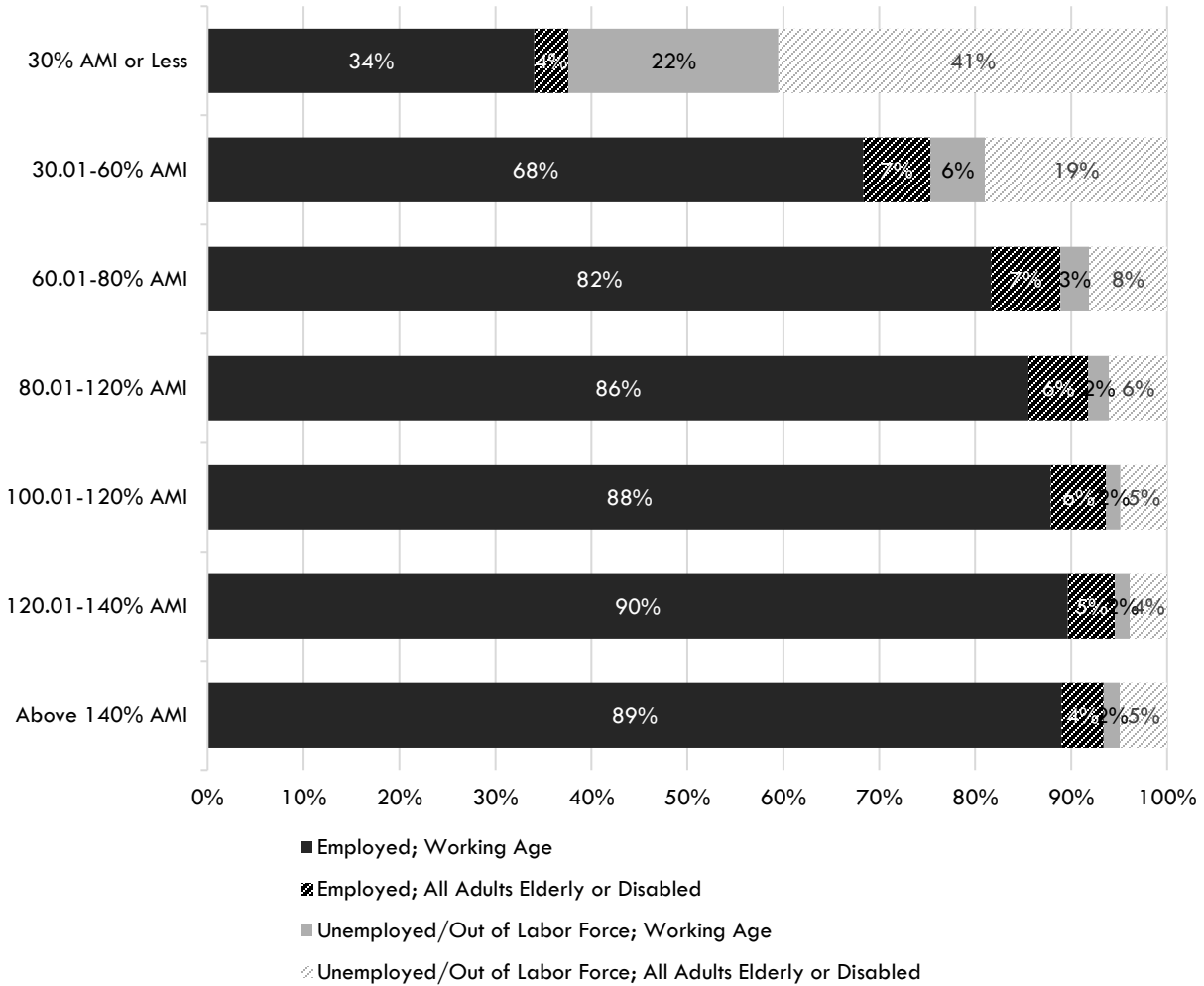
Notes: "Working age" means that at least one person in the household is age 16-64 and not disabled. Student-headed, nonfamily households are excluded.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

This pattern holds for all but the lowest income renters. As Figure 2.10 shows, 75 percent of renter households at 30.01-60 percent of AMI and 89-95 percent of renter households above 60 percent of AMI include at least one working adult.

Among renters with incomes below 30 percent of AMI, 38 percent of households are employed. Most of the rest (41 percent) are non-working households where all adults are elderly, have disabilities, or both. Working age, non-disabled households without an employed adult make up the smallest group at 22 percent.

**Figure 2.10. Renter Households by Age/Disability, Work Status, and Income (% AMI) Florida, 2023**



Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

Table 2.1 shows the ten most common occupations of the head of household for low-income renters and for all renters. Renters fill many high-demand jobs. Starred jobs have been identified by the Florida Department of Commerce as top-growing occupations through 2032.

**Table 2.1. Top Ten Occupations for 0-60 Percent of AMI Renters and All Renters, Florida**

	Median hourly wage	Top Ten Occupations	
		0-60% AMI Renters	All Renters
Customer Service Representatives*	\$18.70	X	X
Janitors and Building Cleaners*	\$15.16	X	X
Cooks	\$13.91-28.64	X	X
Retail Salespersons*	\$15.36	X	X
Cashiers	\$14.10	X	X
Waiters and Waitresses*	\$14.22	X	X
Driver/Sales Workers and Truck Drivers	\$19.31-24.04	X	X
Landscaping And Groundskeeping Workers	\$17.32	X	
Nursing Assistants	\$17.72	X	
Construction Laborers	\$19.63	X	
Managers*	\$25.13-80.61		X
Registered Nurses	\$39.83		X
First-Line Supervisors of Retail Sales Workers	\$22.65		X

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; Florida Department of Commerce, 2024 Occupational Employment Statistics and Wages and 2024-2032 Fastest Growing Occupations

## Elder Housing Needs

Nearly 40 percent of low-income, cost burdened renter households are headed by someone age 55 or older.

Florida's older population grew more than twice as fast as the state's overall population between 2010 and 2020. Nearly 7.6 million Floridians were age 55 or older in the 2020 Census, up from 5.6 million in 2010.

The share of older cost burdened renter households grew alongside the population increase. In the 2010 Rental Market Study, 29 percent of low-income, cost burdened households were headed by someone age 55 or older. By 2022, that share had grown to 39 percent.

This year, the share of age 55+ cost burdened renters has leveled off at the same 39 percent. An estimated 352,861 cost burdened renter households with incomes below 60 percent of AMI are headed by someone age 55 or older.

Just over half of the 55+ cost burdened households have incomes below 30 percent of AMI. These households tend to be small; two-thirds are single-person households, and most of the rest (23 percent) are two-person households. Forty-three percent are headed by someone with a disability, and 28 percent include at least one employed household member.

In addition to cost burdened renters, some elders are experiencing homelessness, as older households struggle to meet their housing costs and as people already experiencing homelessness have aged. In 2024, the Florida Council on Homelessness reported that 8,369 Florida residents aged 55 and older were homeless, including 2,707 aged 65 and older.

Florida's elders are a core constituency for assisted rental housing, both in elder set-aside units and in family and special needs developments.

All major housing funders set aside units for older residents. Age limits start at 55 for Florida Housing's set-aside units and at 62 in federally subsidized developments. Nearly a third of the state's assisted housing developments (918 developments with 94,803 assisted units) set aside some or all of their units for elders.

In addition to the set-aside units, older households make up large shares of households in developments for families and other populations. In Florida Housing's inventory, approximately 90,000 units are occupied by households where at least one person is age 55 or older. Almost half of these units are in family properties, and another 3,700 are in developments for homeless persons, persons with disabilities, and farmworker/fishing workers.

In all, between elder set-asides and the general assisted supply, nearly two-thirds of HUD and USDA multifamily units and over 40 percent of Florida Housing and public housing units serve elder households. The large share of 55+ households in family units suggests that many developments outside of the traditional elder housing inventory could benefit from additional accessibility features and services for older residents.

### 3. County and Regional Rental Housing Needs

This section of the Rental Market Study provides county-level estimates of renter households by income, cost burden and household size. It also includes regional estimates of cost burdened households by age. The estimates are based on extrapolations from the American Community Survey and population projections from the University of Florida Bureau of Economic and Business Research. See “Notes on Methodology” at the end of the chapter for additional details about the methodology for household estimates.

A household is classified as “low-income” if its income is at or below 60 percent of the area median income (AMI), adjusted for household size. A household is “cost burdened” if it pays more than 40 percent of income for gross rent, including utility costs. Student-headed, non-family households are excluded from the analysis.

#### Cost Burdened Households by County

Of Florida’s 3 million renter households, an estimated 904,635 households are low-income, cost burdened renters.

Table 3.1 and Figures 3.1 and 3.2 show the estimated distribution of cost burdened households by county and county size for 2025. Large counties have populations of 825,000 or more; medium counties have populations of 100,001-824,999; and small counties have populations of 100,000 or less. Lee and Polk Counties now have populations above the large county threshold.

Detailed tables at the end of the chapter track cost burdened households in more detail and for higher income levels. Those tables include counts of all renters and cost burden share for households at 0-30, 30.01-60, 60.01-80, 80.01-100, 100.01-120, and 120.01-140 percent of AMI.

**Table 3.1. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by County in Florida, 2025**

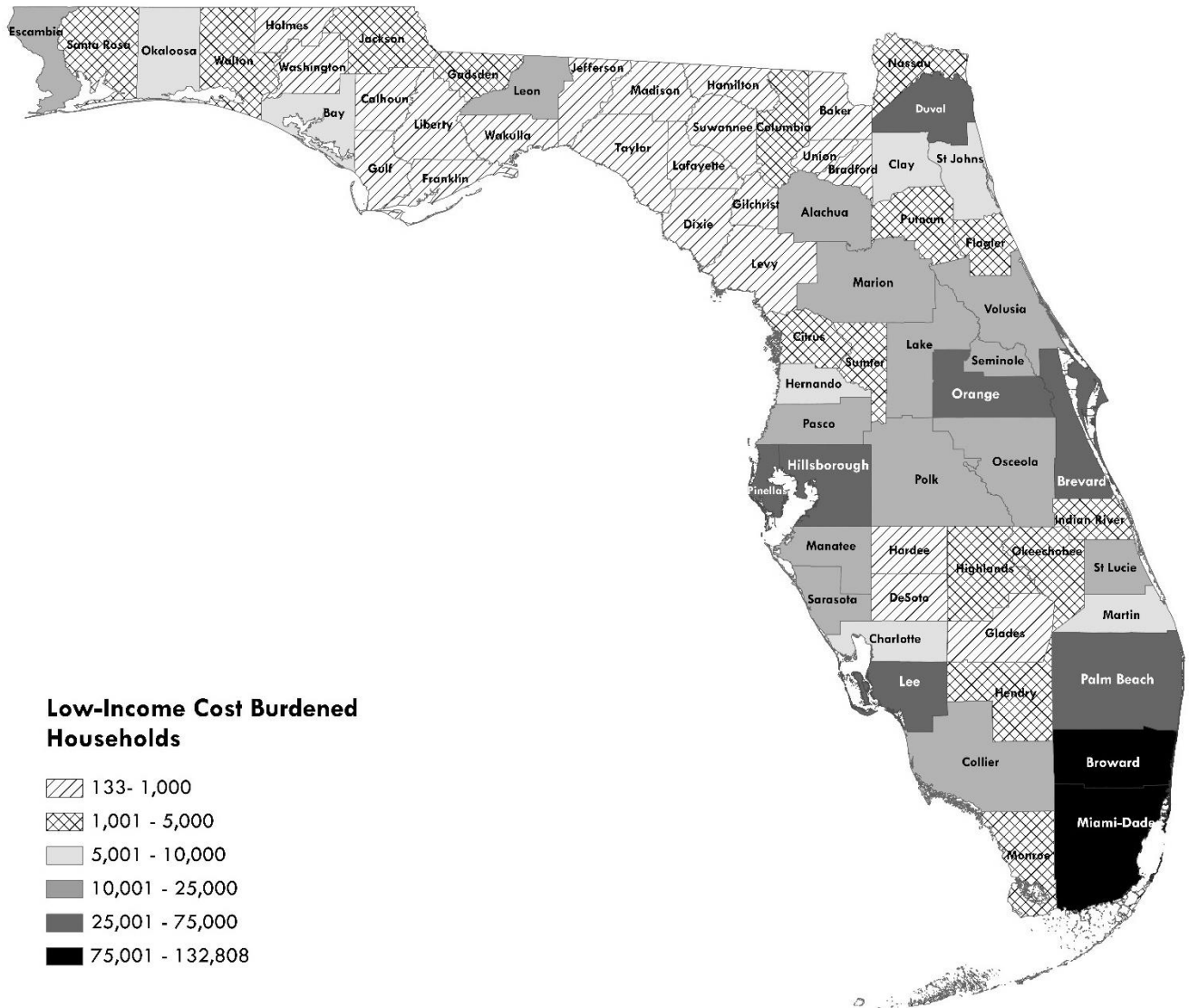
	All Renter Households	Low-Income ( $\leq 60\%$ AMI), Cost Burdened ( $>40\%$ ) Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County	Low-Income/ Cost Burdened Renters as % of State Total
<b>Large</b>				
Broward	299,663	95,683	32%	10.58%
Duval	181,436	55,420	31%	6.13%
Hillsborough	236,253	68,950	29%	7.62%
Lee	98,882	28,785	29%	3.18%
Miami-Dade	490,663	132,808	27%	14.68%
Orange	244,081	71,377	29%	7.89%
Palm Beach	205,153	64,209	31%	7.10%
Pinellas	151,725	43,663	29%	4.83%
Polk	93,134	22,452	24%	2.48%
<b>Large Total</b>	<b>2,000,990</b>	<b>583,347</b>	<b>29%</b>	<b>64.48%</b>
<b>Medium</b>				
Alachua	43,684	16,778	38%	1.85%
Bay	24,477	6,240	25%	0.69%
Brevard	73,316	25,039	34%	2.77%
Charlotte	18,246	6,392	35%	0.71%
Citrus	13,483	3,946	29%	0.44%
Clay	23,008	6,160	27%	0.68%
Collier	44,239	14,394	33%	1.59%
Escambia	47,568	12,255	26%	1.35%
Flagler	12,080	4,478	37%	0.50%
Hernando	17,766	5,543	31%	0.61%
Highlands	11,031	2,805	25%	0.31%
Indian River	18,399	4,595	25%	0.51%
Lake	45,754	15,853	35%	1.75%
Leon	48,355	16,091	33%	1.78%
Manatee	54,836	15,287	28%	1.69%
Marion	41,958	12,061	29%	1.33%
Martin	16,640	5,746	35%	0.64%
Nassau	7,749	1,796	23%	0.20%
Okaloosa	31,098	7,306	23%	0.81%
Osceola	57,921	19,824	34%	2.19%
Pasco	67,322	17,267	26%	1.91%
Santa Rosa	16,832	3,618	21%	0.40%

	All Renter Households	Low-Income (≤60% AMI), Cost Burdened (>40%) Renters	Low-Income/ Cost Burdened Renters as % of All Renters in the County	Low-Income/ Cost Burdened Renters as % of State Total
Sarasota	51,443	14,197	28%	1.57%
Seminole	68,604	19,253	28%	2.13%
St. Johns	25,248	6,777	27%	0.75%
St. Lucie	37,352	11,699	31%	1.29%
Sumter	10,857	3,867	36%	0.43%
Volusia	68,813	18,372	27%	2.03%
<b>Medium Total</b>	<b>998,079</b>	<b>297,639</b>	<b>30%</b>	<b>32.90%</b>
<b>Small</b>				
Baker	2,145	497	23%	0.05%
Bradford	2,479	625	25%	0.07%
Calhoun	1,043	251	24%	0.03%
Columbia	7,796	1,966	25%	0.22%
DeSoto	3,363	855	25%	0.09%
Dixie	1,316	332	25%	0.04%
Franklin	1,251	301	24%	0.03%
Gadsden	4,689	1,128	24%	0.12%
Gilchrist	1,123	283	25%	0.03%
Glades	864	265	31%	0.03%
Gulf	1,336	321	24%	0.04%
Hamilton	1,366	286	21%	0.03%
Hardee	2,498	635	25%	0.07%
Hendry	4,098	1,256	31%	0.14%
Holmes	1,775	305	17%	0.03%
Jackson	4,780	1,150	24%	0.13%
Jefferson	1,390	334	24%	0.04%
Lafayette	635	133	21%	0.01%
Levy	3,897	983	25%	0.11%
Liberty	611	147	24%	0.02%
Madison	1,862	389	21%	0.04%
Monroe	14,425	3,904	27%	0.43%
Okeechobee	3,981	1,220	31%	0.13%
Putnam	7,504	2,014	27%	0.22%
Suwannee	4,369	913	21%	0.10%
Taylor	2,015	421	21%	0.05%
Union	1,381	348	25%	0.04%
Wakulla	2,560	616	24%	0.07%

	<b>All Renter Households</b>	<b>Low-Income (≤60% AMI), Cost Burdened (&gt;40%) Renters</b>	<b>Low-Income/ Cost Burdened Renters as % of All Renters in the County</b>	<b>Low-Income/ Cost Burdened Renters as % of State Total</b>
Walton	8,190	1,406	17%	0.16%
Washington	2,126	365	17%	0.04%
<b>Small Total</b>	<b>96,868</b>	<b>23,649</b>	<b>24%</b>	<b>2.61%</b>
<b>State Total</b>	<b>3,095,937</b>	<b>904,635</b>	<b>29%</b>	<b>100.00%</b>

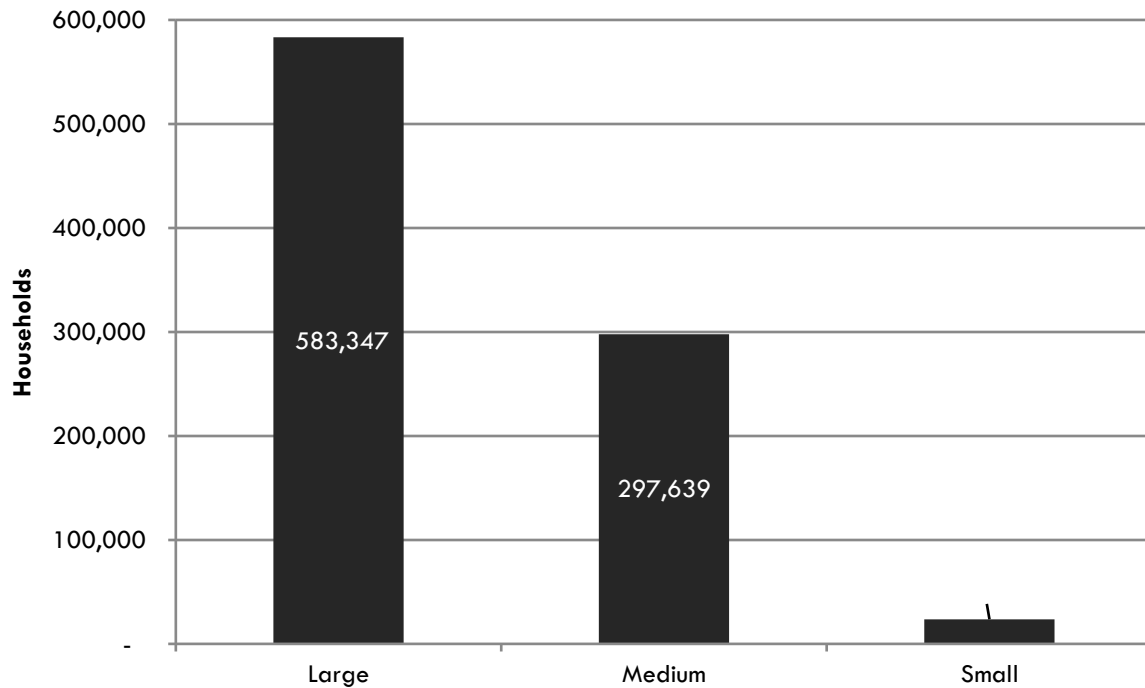
Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

**Figure 3.1. Number of Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by County in Florida, 2025**



Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

**Figure 3.2. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by County Size in Florida, 2025**



Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

Sixty-four percent of low-income, cost burdened renter households are located in large counties: Broward, Duval, Hillsborough, Lee, Miami-Dade, Orange, Palm Beach, Pinellas, and Polk. Miami-Dade County has the largest share of the state's low-income, cost burdened renters, at 15 percent.

The medium counties contain 33 percent of the low-income, cost burdened households, with 297,639 households. The medium size counties with the most low-income cost burdened renters are mostly located in Central Florida: Brevard (25,039), Osceola (19,824), Seminole (19,253), Pasco (17,267), and Alachua (16,778).

The remaining 23,649 low-income, cost burdened households (2.61 percent) are located in small counties. Monroe County has the largest share, with 3,904 households. Several other small counties also have more than 1,000 cost burdened households, including Putnam, Columbia, Walton, Hendry, Okeechobee, Jackson, and Gadsden.

## Low-Income, Cost Burdened Renters by Household Size and Age

**Household Size:** Most low-income, cost burdened renter households are small. Statewide, 68 percent of low-income, cost burdened households consist of 1-2 household members, 24 percent have 3-4 members, and eight percent have five or more members. Table 3.2 shows the size of low-income, cost burdened households by county.

**Table 3.2. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by Size, 2025**

	Low-Income, Cost Burdened Renter Households					
	1-2 Person	% 1-2 Person	3-4 Person	% 3-4 Person	5 or More Person	% 5 or More Person
<b>Large</b>						
Broward	63,435	66.3%	23,479	24.5%	8,768	9.2%
Duval	36,172	65.3%	14,595	26.3%	4,653	8.4%
Hillsborough	45,337	65.8%	18,399	26.7%	5,214	7.6%
Lee	20,248	70.3%	5,644	19.6%	2,893	10.1%
Miami-Dade	83,728	63.0%	37,165	28.0%	11,915	9.0%
Orange	45,562	63.8%	22,029	30.9%	3,786	5.3%
Palm Beach	46,268	72.1%	11,625	18.1%	6,316	9.8%
Pinellas	32,537	74.5%	8,456	19.4%	2,670	6.1%
Polk	15,028	66.9%	4,660	20.8%	2,764	12.3%
<b>Large Total</b>	<b>388,315</b>	<b>66.6%</b>	<b>146,052</b>	<b>25.0%</b>	<b>48,979</b>	<b>8.4%</b>
<b>Medium</b>						
Alachua	13,716	81.7%	1,663	9.9%	1,400	8.3%
Bay	4,752	76.2%	1,258	20.2%	(X)	(X)
Brevard	17,138	68.4%	6,055	24.2%	1,846	7.4%
Charlotte	4,255	66.6%	2,137	33.4%	(X)	(X)
Citrus	3,113	78.9%	833	21.1%	(X)	(X)
Clay	4,315	70.0%	1,144	18.6%	701	11.4%
Collier	8,518	59.2%	3,835	26.6%	2,040	14.2%
Escambia	8,960	73.1%	2,279	18.6%	1,016	8.3%
Flagler	3,234	72.2%	(X)	(X)	(X)	(X)
Hernando	3,603	65.0%	1,940	35.0%	(X)	(X)
Highlands	1,990	70.9%	717	25.6%	(X)	(X)
Indian River	2,896	63.0%	1,699	37.0%	(X)	(X)
Lake	12,156	76.7%	3,457	21.8%	(X)	(X)
Leon	13,070	81.2%	1,676	10.4%	1,345	8.4%
Manatee	11,971	78.3%	2,333	15.3%	984	6.4%
Marion	7,979	66.2%	2,653	22.0%	1,428	11.8%
Martin	3,446	60.0%	1,661	28.9%	(X)	(X)
Nassau	1,265	70.4%	(X)	(X)	(X)	(X)

	<b>Low-Income, Cost Burdened Renter Households</b>					
	<b>1-2 Person</b>	<b>% 1-2 Person</b>	<b>3-4 Person</b>	<b>% 3-4 Person</b>	<b>5 or More Person</b>	<b>% 5 or More Person</b>
Okaloosa	4,707	64.4%	1,807	24.7%	793	10.9%
Osceola	11,536	58.2%	5,681	28.7%	2,607	13.2%
Pasco	13,719	79.5%	2,936	17.0%	(X)	(X)
Santa Rosa	2,707	74.8%	(X)	(X)	(X)	(X)
Sarasota	11,387	80.2%	1,830	12.9%	980	6.9%
Seminole	11,774	61.2%	6,031	31.3%	1,448	7.5%
St. Johns	5,345	78.9%	936	13.8%	(X)	(X)
St. Lucie	7,558	64.6%	3,159	27.0%	982	8.4%
Sumter	2,806	72.5%	1,062	27.5%	(X)	(X)
Volusia	13,722	74.7%	3,518	19.1%	1,133	6.2%
<b>Medium Total</b>	<b>211,638</b>	<b>71.1%</b>	<b>64,201</b>	<b>21.6%</b>	<b>21,801</b>	<b>7.3%</b>
<b>Small</b>						
Baker	350	70.4%	(X)	(X)	(X)	(X)
Bradford	488	78.0%	(X)	(X)	(X)	(X)
Calhoun	146	57.9%	93	36.9%	(X)	(X)
Columbia	1,533	78.0%	(X)	(X)	(X)	(X)
DeSoto	607	71.0%	218	25.5%	(X)	(X)
Dixie	259	77.8%	(X)	(X)	(X)	(X)
Franklin	175	58.1%	111	36.9%	(X)	(X)
Gadsden	655	58.1%	416	36.9%	(X)	(X)
Gilchrist	221	77.8%	(X)	(X)	(X)	(X)
Glades	127	47.9%	101	38.1%	(X)	(X)
Gulf	187	58.1%	119	37.0%	(X)	(X)
Hamilton	196	68.5%	(X)	(X)	(X)	(X)
Hardee	451	71.0%	162	25.5%	(X)	(X)
Hendry	600	47.8%	479	38.1%	(X)	(X)
Holmes	249	81.6%	(X)	(X)	(X)	(X)
Jackson	668	58.1%	424	36.9%	(X)	(X)
Jefferson	194	58.1%	123	36.8%	(X)	(X)
Lafayette	91	68.9%	(X)	(X)	(X)	(X)
Levy	766	78.0%	(X)	(X)	(X)	(X)
Liberty	85	58.2%	54	37.0%	(X)	(X)
Madison	267	68.6%	(X)	(X)	(X)	(X)
Monroe	2,461	63.0%	1,093	28.0%	350	9.0%
Okeechobee	583	47.8%	465	38.1%	(X)	(X)
Putnam	1,589	78.9%	278	13.8%	(X)	(X)

	<b>Low-Income, Cost Burdened Renter Households</b>					
	<b>1-2 Person</b>	<b>% 1-2 Person</b>	<b>3-4 Person</b>	<b>% 3-4 Person</b>	<b>5 or More Person</b>	<b>% 5 or More Person</b>
Suwannee	626	68.6%	(X)	(X)	(X)	(X)
Taylor	289	68.5%	(X)	(X)	(X)	(X)
Union	272	77.9%	(X)	(X)	(X)	(X)
Wakulla	358	58.1%	227	36.9%	(X)	(X)
Walton	1,150	81.8%	(X)	(X)	(X)	(X)
Washington	299	81.7%	(X)	(X)	(X)	(X)
<b>Small Total</b>	<b>15,942</b>	<b>67.4%</b>	<b>6,134</b>	<b>25.9%</b>	<b>1,577</b>	<b>6.7%</b>
<b>State Total</b>	<b>615,895</b>	<b>68.1%</b>	<b>216,387</b>	<b>23.9%</b>	<b>72,357</b>	<b>8.0%</b>

Notes: County totals differ slightly from Table 3.1 because of rounding in household size categories. (X) indicates suppressed results where estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals. Therefore, totals for columns and rows with missing values may be higher than the sum of the preceding numeric values.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

**Age:** To provide more detail about the ages of households eligible for age-restricted housing (55 and older), the analysis of cost burdened households by age of householder includes four age categories: 15-54, 55-74, 75-84, and 85 and older. The sample size of the ACS limits the statistical significance of a county-by-county breakdown of cost burdened households by age. Instead, we provide households by age for the small, medium and large county groups and for the Planning and Service Areas (PSAs) defined by Florida's Department of Elder Affairs.<sup>2</sup>

**Table 3.3. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by Age and County Size, 2025**

<b>County Size</b>	<b>Age of Low-Income, Cost Burdened Householder</b>								<b>Total</b>
	<b>15-54</b>	<b>% 15-54</b>	<b>55-74</b>	<b>% 55-74</b>	<b>75-84</b>	<b>% 75-84</b>	<b>85 and Older</b>	<b>% 85 and Older</b>	
Large	360,295	61.8%	158,738	27.2%	43,887	7.5%	20,427	3.5%	583,347
Medium	178,666	60.0%	79,658	26.8%	24,840	8.3%	14,475	4.9%	297,639
Small	12,783	54.1%	8,439	35.7%	2,063	8.7%	(X)	(X)	23,649
<b>State Total</b>	<b>551,773</b>	<b>61.0%</b>	<b>246,793</b>	<b>27.3%</b>	<b>70,787</b>	<b>7.8%</b>	<b>35,281</b>	<b>3.9%</b>	<b>904,635</b>

Notes: County size totals differ slightly from Table 3.1 because of rounding in household size categories. (X) indicates suppressed results where estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals. Therefore, totals for columns and rows with missing values may be higher than the sum of the preceding numeric values.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

<sup>2</sup> In several cases, we have modified the PSA county groupings from the boundaries used Department of Elder Affairs due to American Community Survey data limitations. Table 3.4 lists the counties included in each modified PSA.

After many years of growth, the share of age 55+ households as a proportion of all low-income, cost burdened renters households is stabilizing. Statewide, 39 percent of the households are headed by persons age 55 and older, the same share as in the 2022 Rental Market Study. Twelve percent of all householders are age 75 and older, including four percent who are age 85 and older.

As Table 3.4 shows, concentrations of older low-income, cost burdened renters vary regionally. At the highest, 44-50 percent of low-income, cost burdened households are headed by persons age 55 and older in the southwest region stretching from Sarasota to Collier Counties and adjacent inland counties, the Pasco/Pinellas region, and the southeast coast from Indian River to Palm Beach County. At the lowest, 29-30 percent of low-income, cost burdened households are headed by persons age 55 and over in Central Florida and in the Panhandle region stretching from Jefferson to Walton County.

**Table 3.4. Low-Income ( $\leq 60\%$  AMI), Cost Burdened ( $>40\%$ ) Renter Households by Age of Households and Region in Florida, 2025**

Planning and Service Area	Age of Householder								Total
	15-54	% 15-54	55-74	% 55-74	75-84	% 75-84	85 or Older	% 85 or Older	
1) Escambia, Okaloosa, Santa Rosa	15,665	67%	4,914	21%	1,579	7%	1,193	5%	23,351
2) Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Holmes, Leon, Liberty, Wakulla, Walton, Washington	20,109	70%	6,713	23%	1,452	5%	(X)	(X)	28,731
3) Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Madison, Marion, Sumter, Suwannee, Taylor, Union	37,916	59%	19,181	30%	4,939	8%	2,609	4%	64,645
4) Baker, Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	58,962	62%	25,873	27%	6,959	7%	3,788	4%	95,582
5) Pasco, Pinellas	32,732	54%	18,687	31%	7,044	12%	2,617	4%	61,079
6) DeSoto, Hardee, Hillsborough, Highlands (part), Manatee, Polk	67,778	63%	30,388	28%	6,776	6%	3,131	3%	108,072
7) Brevard, Orange, Osceola, Seminole	96,022	71%	28,656	21%	6,440	5%	3,556	3%	134,675
8) Charlotte, Collier, Glades, Hendry, Highlands (part), Lee, Okeechobee, Sarasota	34,814	50%	21,231	30%	8,915	13%	4,688	7%	69,649
9) Indian River, Martin, Palm Beach, St. Lucie	48,701	56%	25,025	29%	6,486	8%	6,154	7%	86,366
10) Broward	58,288	61%	25,311	26%	9,144	10%	2,977	3%	95,720
11) Miami, Monroe	79,125	58%	41,430	30%	11,626	9%	4,584	3%	136,765
<b>State Total</b>	<b>551,773</b>	<b>61%</b>	<b>246,793</b>	<b>27%</b>	<b>70,787</b>	<b>8%</b>	<b>35,281</b>	<b>4%</b>	<b>904,635</b>

Notes: (X) indicates suppressed results where estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals. Therefore, totals for columns and rows with missing values may be higher than the sum of the preceding numeric values. Percentages may not add up to 100 percent due to rounding.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections.

## Cost Burden Among Households at 60-140 Percent of AMI

Most cost burdened renters in Florida have incomes below 60 percent of AMI, but many renters with incomes above 60 percent of AMI also experience cost burden. Statewide, 45 percent of renters at 60.01-80 percent of AMI and 21 percent at 80.01-100 percent of AMI are cost burdened, compared to 73 percent of renters with incomes below 60 percent of AMI. Cost burden is less common among households above 100 percent of AMI. Eleven percent of renters at 100.01-120 percent of AMI and six percent of renters at 120.01-140 percent of AMI are cost burdened.

Tables 3.5 and 3.6 show cost burdened renters by detailed income categories at the county level. Because cost burden is less common among households above 60 percent of AMI, household counts are suppressed for most small counties and several medium counties. These estimates are not statistically significantly different from zero. The maps in Figures 3.3 through 3.5 show cost burdened households for the middle categories (60.01-80, 80.01-100, and 100.01-120 percent of AMI).

## Detailed Data Tables

**Table 3.5 Renter Households by Detailed Income and Cost Burden by County, Florida, 2025, Part I (0-30% AMI, 30.01-60% AMI, 60.01-80% AMI)**

	0-30% AMI			30-60% AMI			60-80% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
<b>Large</b>									
Broward	54,205	40,802	75%	64,119	54,881	86%	38,228	20,497	54%
Duval	39,511	27,968	71%	41,235	27,451	67%	20,946	5,578	27%
Hillsborough	46,793	33,955	73%	45,978	34,994	76%	29,395	12,169	41%
Lee	16,825	12,439	74%	19,455	16,346	84%	13,730	8,569	62%
Miami-Dade	88,912	56,368	63%	94,532	76,440	81%	63,640	42,627	67%
Orange	35,765	26,428	74%	57,445	44,949	78%	27,838	15,256	55%
Palm Beach	37,036	29,987	81%	48,755	34,221	70%	25,988	12,149	47%
Pinellas	22,404	17,424	78%	32,631	26,239	80%	19,315	9,927	51%
Polk	14,421	9,166	64%	20,886	13,287	64%	14,312	4,237	30%
<b>Large Total</b>	<b>355,872</b>	<b>254,537</b>	<b>72%</b>	<b>425,036</b>	<b>328,808</b>	<b>77%</b>	<b>253,392</b>	<b>131,009</b>	<b>52%</b>
<b>Medium</b>									
Alachua	11,082	9,036	82%	11,673	7,742	66%	6,528	1,065	16%
Bay	4,369	2,970	68%	4,771	3,270	69%	3,481	1,085	31%
Brevard	13,197	10,202	77%	20,781	14,838	71%	9,363	3,838	41%
Charlotte	3,194	2,387	75%	4,269	4,005	94%	2,737	(X)	(X)
Citrus	2,686	2,163	81%	3,415	1,783	52%	2,036	690	34%
Clay	2,451	1,942	79%	6,938	4,218	61%	3,293	1,044	32%
Collier	8,799	6,309	72%	12,049	8,084	67%	5,208	1,415	27%
Escambia	8,458	6,488	77%	10,796	5,766	53%	5,886	860	15%

	0-30% AMI			30-60% AMI			60-80% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Flagler	2,256	1,335	59%	3,449	3,143	91%	1,336	(X)	(X)
Hernando	3,875	3,081	80%	5,433	2,462	45%	2,290	(X)	(X)
Highlands	1,852	1,109	60%	2,763	1,695	61%	1,523	622	41%
Indian River	3,721	2,211	59%	3,279	2,384	73%	2,385	(X)	(X)
Lake	9,819	7,774	79%	11,501	8,079	70%	6,819	3,683	54%
Leon	9,649	7,855	81%	13,480	8,236	61%	8,269	2,567	31%
Manatee	9,953	6,732	68%	11,215	8,555	76%	7,851	2,443	31%
Marion	6,840	5,908	86%	7,727	6,152	80%	6,202	2,300	37%
Martin	3,016	1,812	60%	5,384	3,934	73%	1,509	1,123	74%
Nassau	1,636	1,211	74%	1,906	585	31%	734	(X)	(X)
Okaloosa	6,872	4,538	66%	4,716	2,767	59%	3,957	1,367	35%
Osceola	9,798	8,743	89%	14,478	11,080	77%	5,908	3,498	59%
Pasco	11,267	7,963	71%	13,985	9,304	67%	10,124	2,714	27%
Santa Rosa	3,232	2,573	80%	3,323	1,045	31%	2,007	(X)	(X)
Sarasota	6,771	4,778	71%	12,289	9,419	77%	8,265	4,254	51%
Seminole	7,926	6,569	83%	16,155	12,684	79%	8,776	5,005	57%
St. Johns	5,116	3,026	59%	5,721	3,751	66%	5,048	1,556	31%
St. Lucie	5,855	4,496	77%	8,915	7,203	81%	4,996	2,266	45%
Sumter	2,469	1,506	61%	3,854	2,361	61%	1,215	(X)	(X)
Volusia	13,230	7,803	59%	14,331	10,569	74%	9,572	3,169	33%
<b>Medium Total</b>	<b>179,389</b>	<b>132,520</b>	<b>74%</b>	<b>238,596</b>	<b>165,114</b>	<b>69%</b>	<b>137,318</b>	<b>49,418</b>	<b>36%</b>
<b>Small</b>									
Baker	453	335	74%	528	162	31%	203	(X)	(X)
Bradford	426	230	54%	749	395	53%	171	(X)	(X)

	0-30% AMI			30-60% AMI			60-80% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Calhoun	316	174	55%	204	77	38%	144	(X)	(X)
Columbia	1,339	722	54%	2,359	1,244	53%	538	(X)	(X)
DeSoto	565	338	60%	843	517	61%	465	190	41%
Dixie	226	122	54%	398	210	53%	91	(X)	(X)
Franklin	378	208	55%	245	93	38%	173	(X)	(X)
Gadsden	1,418	780	55%	920	348	38%	649	(X)	(X)
Gilchrist	193	104	54%	340	179	53%	78	(X)	(X)
Glades	158	117	74%	197	147	75%	176	(X)	(X)
Gulf	404	222	55%	262	99	38%	185	(X)	(X)
Hamilton	231	166	72%	408	120	29%	110	(X)	(X)
Hardee	419	251	60%	626	384	61%	345	141	41%
Hendry	751	557	74%	938	699	75%	835	(X)	(X)
Holmes	251	153	61%	423	151	36%	309	(X)	(X)
Jackson	1,445	795	55%	937	354	38%	661	(X)	(X)
Jefferson	420	231	55%	272	103	38%	192	(X)	(X)
Lafayette	107	77	72%	190	56	29%	51	(X)	(X)
Levy	669	361	54%	1,179	622	53%	269	(X)	(X)
Liberty	185	102	55%	119	45	38%	85	(X)	(X)
Madison	314	226	72%	557	164	29%	150	(X)	(X)
Monroe	2,614	1,657	63%	2,779	2,247	81%	1,871	1,253	67%
Okeechobee	729	541	74%	911	679	75%	812	(X)	(X)
Putnam	1,520	899	59%	1,701	1,115	66%	1,500	462	31%
Suwannee	736	529	72%	1,305	384	29%	352	(X)	(X)
Taylor	340	244	72%	602	177	29%	162	(X)	(X)

	0-30% AMI			30-60% AMI			60-80% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Union	237	128	54%	418	220	53%	95	(X)	(X)
Wakulla	774	426	55%	502	190	38%	354	(X)	(X)
Walton	1,162	708	61%	1,953	699	36%	1,426	(X)	(X)
Washington	302	184	61%	506	181	36%	371	(X)	(X)
<b>Small Total</b>	<b>19,082</b>	<b>11,587</b>	<b>61%</b>	<b>23,371</b>	<b>12,061</b>	<b>52%</b>	<b>12,823</b>	<b>3,085</b>	<b>24%</b>
<b>State Total</b>	<b>554,343</b>	<b>398,644</b>	<b>72%</b>	<b>687,003</b>	<b>505,983</b>	<b>74%</b>	<b>403,533</b>	<b>183,512</b>	<b>45%</b>

Notes: (X) indicates suppressed results where estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals of data from county-size categories. Therefore, totals for columns and rows with missing values may be higher than the sum of the preceding numeric values.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

**Table 3.6. Renter Households by Detailed Income and Cost Burden by County, Florida, 2025, Part II (80.01-100% AMI, 100.01-120% AMI, 120.01-140% AMI)**

	80-100% AMI			100-120% AMI			120-140% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
<b>Large</b>									
Broward	34,360	10,732	31%	29,058	5,747	20%	18,095	2,616	14%
Duval	21,330	2,532	12%	16,350	(X)	(X)	9,992	(X)	(X)
Hillsborough	30,763	5,552	18%	20,856	1,133	5%	18,418	(X)	(X)
Lee	12,973	3,034	23%	11,843	1,256	11%	7,571	(X)	(X)
Miami-Dade	51,345	17,296	34%	41,866	9,247	22%	30,200	4,453	15%
Orange	32,378	6,953	21%	20,562	1,672	8%	18,419	(X)	(X)
Palm Beach	23,521	4,895	21%	17,463	928	5%	14,338	(X)	(X)
Pinellas	22,979	4,840	21%	12,069	1,181	10%	9,856	(X)	(X)
Polk	9,791	3,236	33%	11,159	1,862	17%	6,331	(X)	(X)
<b>Large Total</b>	<b>239,440</b>	<b>59,070</b>	<b>25%</b>	<b>181,226</b>	<b>23,200</b>	<b>13%</b>	<b>133,220</b>	<b>9,271</b>	<b>7%</b>
<b>Medium</b>									
Alachua	5,188	(X)	(X)	2,535	(X)	(X)	1,970	(X)	(X)
Bay	2,810	(X)	(X)	2,592	(X)	(X)	2,497	(X)	(X)
Brevard	6,267	(X)	(X)	6,513	(X)	(X)	4,738	(X)	(X)
Charlotte	1,481	(X)	(X)	1,560	(X)	(X)	1,728	(X)	(X)
Citrus	1,540	(X)	(X)	926	(X)	(X)	160	(X)	(X)
Clay	2,280	(X)	(X)	1,990	(X)	(X)	2,702	(X)	(X)
Collier	5,826	1,558	27%	2,708	(X)	(X)	2,390	(X)	(X)
Escambia	5,401	(X)	(X)	6,249	(X)	(X)	3,851	(X)	(X)
Flagler	814	(X)	(X)	1,555	(X)	(X)	948	(X)	(X)
Hernando	1,796	(X)	(X)	868	(X)	(X)	1,557	(X)	(X)

	80-100% AMI			100-120% AMI			120-140% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Highlands	1,184	(X)	(X)	1,613	(X)	(X)	556	(X)	(X)
Indian River	2,283	(X)	(X)	2,563	(X)	(X)	1,192	(X)	(X)
Lake	4,014	726	18%	3,254	750	23%	3,099	(X)	(X)
Leon	5,983	(X)	(X)	3,900	(X)	(X)	1,573	(X)	(X)
Manatee	7,708	1,415	18%	6,259	(X)	(X)	3,321	(X)	(X)
Marion	4,886	(X)	(X)	4,718	(X)	(X)	3,442	(X)	(X)
Martin	1,545	(X)	(X)	818	(X)	(X)	1,228	(X)	(X)
Nassau	754	(X)	(X)	779	(X)	(X)	229	(X)	(X)
Okaloosa	4,543	801	18%	3,881	(X)	(X)	2,773	(X)	(X)
Osceola	7,436	1,065	14%	5,780	(X)	(X)	3,286	(X)	(X)
Pasco	7,571	(X)	(X)	6,999	(X)	(X)	2,915	(X)	(X)
Santa Rosa	2,007	(X)	(X)	1,303	(X)	(X)	1,499	(X)	(X)
Sarasota	5,301	1,017	19%	5,251	810	15%	3,600	(X)	(X)
Seminole	9,924	2,671	27%	5,362	(X)	(X)	6,265	(X)	(X)
St. Johns	2,879	1,033	36%	2,333	547	23%	973	(X)	(X)
St. Lucie	7,003	1,545	22%	3,100	(X)	(X)	1,870	(X)	(X)
Sumter	1,439	(X)	(X)	170	(X)	(X)	794	(X)	(X)
Volusia	8,624	1,514	18%	5,472	(X)	(X)	5,804	937	16%
<b>Medium Total</b>	<b>118,487</b>	<b>17,634</b>	<b>15%</b>	<b>91,051</b>	<b>6,018</b>	<b>7%</b>	<b>66,960</b>	<b>2,725</b>	<b>4%</b>
<b>Small</b>									
Baker	209	(X)	(X)	216	(X)	(X)	63	(X)	(X)
Bradford	248	(X)	(X)	303	(X)	(X)	70	(X)	(X)
Calhoun	102	(X)	(X)	107	(X)	(X)	20	(X)	(X)
Columbia	781	(X)	(X)	953	(X)	(X)	220	(X)	(X)

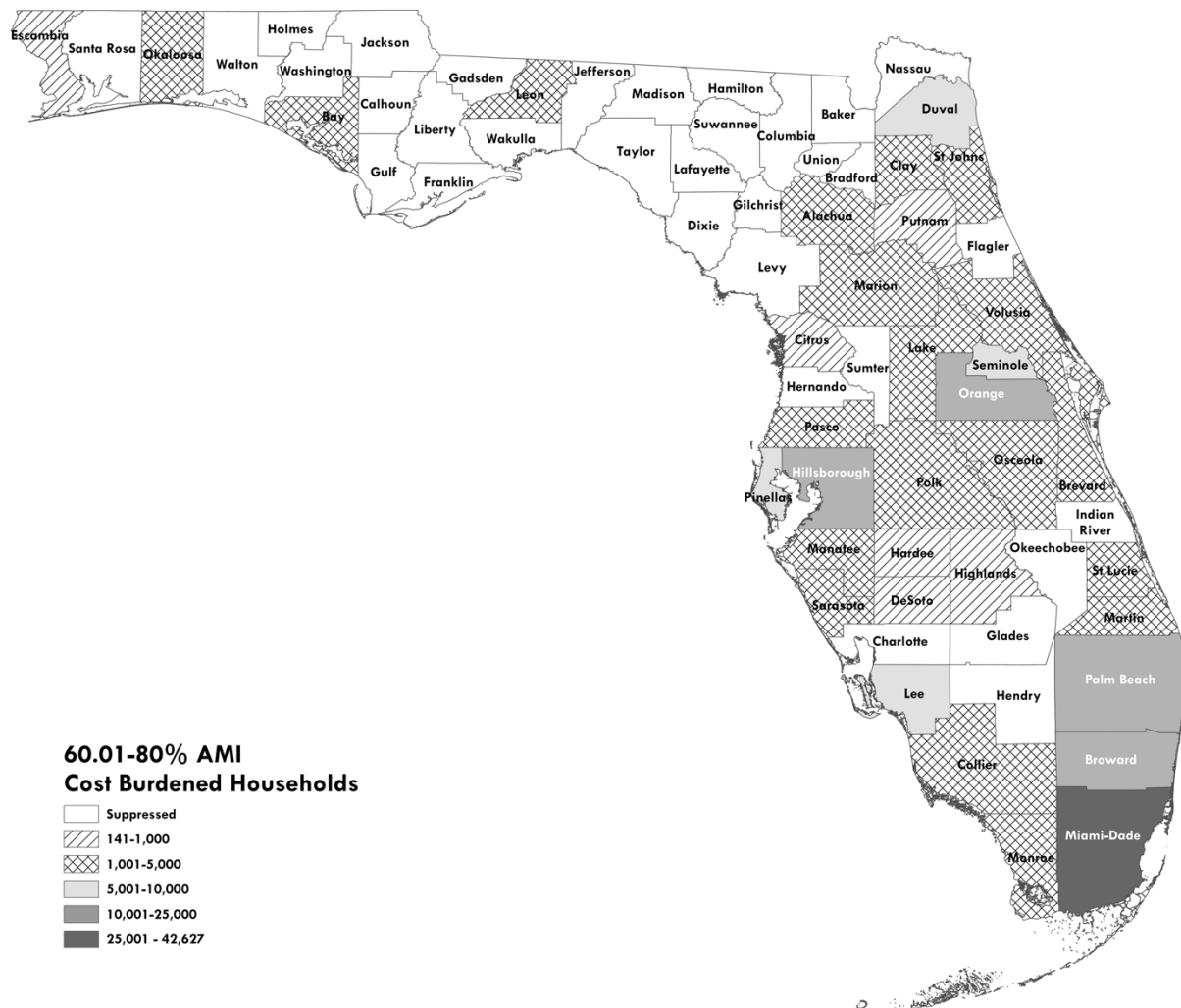
	80-100% AMI			100-120% AMI			120-140% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
DeSoto	361	(X)	(X)	491	(X)	(X)	169	(X)	(X)
Dixie	132	(X)	(X)	161	(X)	(X)	37	(X)	(X)
Franklin	123	(X)	(X)	128	(X)	(X)	24	(X)	(X)
Gadsden	460	(X)	(X)	480	(X)	(X)	91	(X)	(X)
Gilchrist	113	(X)	(X)	137	(X)	(X)	32	(X)	(X)
Glades	134	(X)	(X)	82	(X)	(X)	52	(X)	(X)
Gulf	131	(X)	(X)	137	(X)	(X)	26	(X)	(X)
Hamilton	46	(X)	(X)	183	(X)	(X)	120	(X)	(X)
Hardee	269	(X)	(X)	365	(X)	(X)	126	(X)	(X)
Hendry	634	(X)	(X)	387	(X)	(X)	246	(X)	(X)
Holmes	54	(X)	(X)	100	(X)	(X)	189	(X)	(X)
Jackson	469	(X)	(X)	489	(X)	(X)	93	(X)	(X)
Jefferson	136	(X)	(X)	142	(X)	(X)	27	(X)	(X)
Lafayette	22	(X)	(X)	85	(X)	(X)	56	(X)	(X)
Levy	390	(X)	(X)	476	(X)	(X)	110	(X)	(X)
Liberty	60	(X)	(X)	63	(X)	(X)	12	(X)	(X)
Madison	63	(X)	(X)	249	(X)	(X)	164	(X)	(X)
Monroe	1,509	508	34%	1,231	272	22%	888	131	15%
Okeechobee	616	(X)	(X)	376	(X)	(X)	239	(X)	(X)
Putnam	856	307	36%	694	163	23%	289	(X)	(X)
Suwannee	146	(X)	(X)	584	(X)	(X)	384	(X)	(X)
Taylor	68	(X)	(X)	269	(X)	(X)	177	(X)	(X)
Union	138	(X)	(X)	169	(X)	(X)	39	(X)	(X)
Wakulla	251	(X)	(X)	262	(X)	(X)	50	(X)	(X)

	80-100% AMI			100-120% AMI			120-140% AMI		
	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened	All Renters in Income Category	Cost Burdened (>40%) Renters in Category	% Cost Burdened
Walton	253	(X)	(X)	459	(X)	(X)	871	(X)	(X)
Washington	65	(X)	(X)	119	(X)	(X)	226	(X)	(X)
<b>Small Total</b>	<b>8,839</b>	<b>1,550</b>	<b>18%</b>	<b>9,897</b>	<b>918</b>	<b>9%</b>	<b>5,110</b>	<b>168</b>	<b>3%</b>
<b>State Total</b>	<b>366,766</b>	<b>78,254</b>	<b>21%</b>	<b>282,174</b>	<b>30,136</b>	<b>11%</b>	<b>205,290</b>	<b>12,164</b>	<b>6%</b>

Notes: (X) indicates suppressed results where estimates are not statistically significantly different from zero. Where possible, missing values are included in data aggregated to a higher level, such as state totals of data from county-size categories. Therefore, totals for columns and rows with missing values may be higher than the sum of the preceding numeric values.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

**Figure 3.3. 60.01-80% AMI, Cost Burdened (>40%) Renter Households by County in Florida, 2025**



Notes: Counties with “suppressed” counts have estimated household counts that are not statistically significantly different from zero.

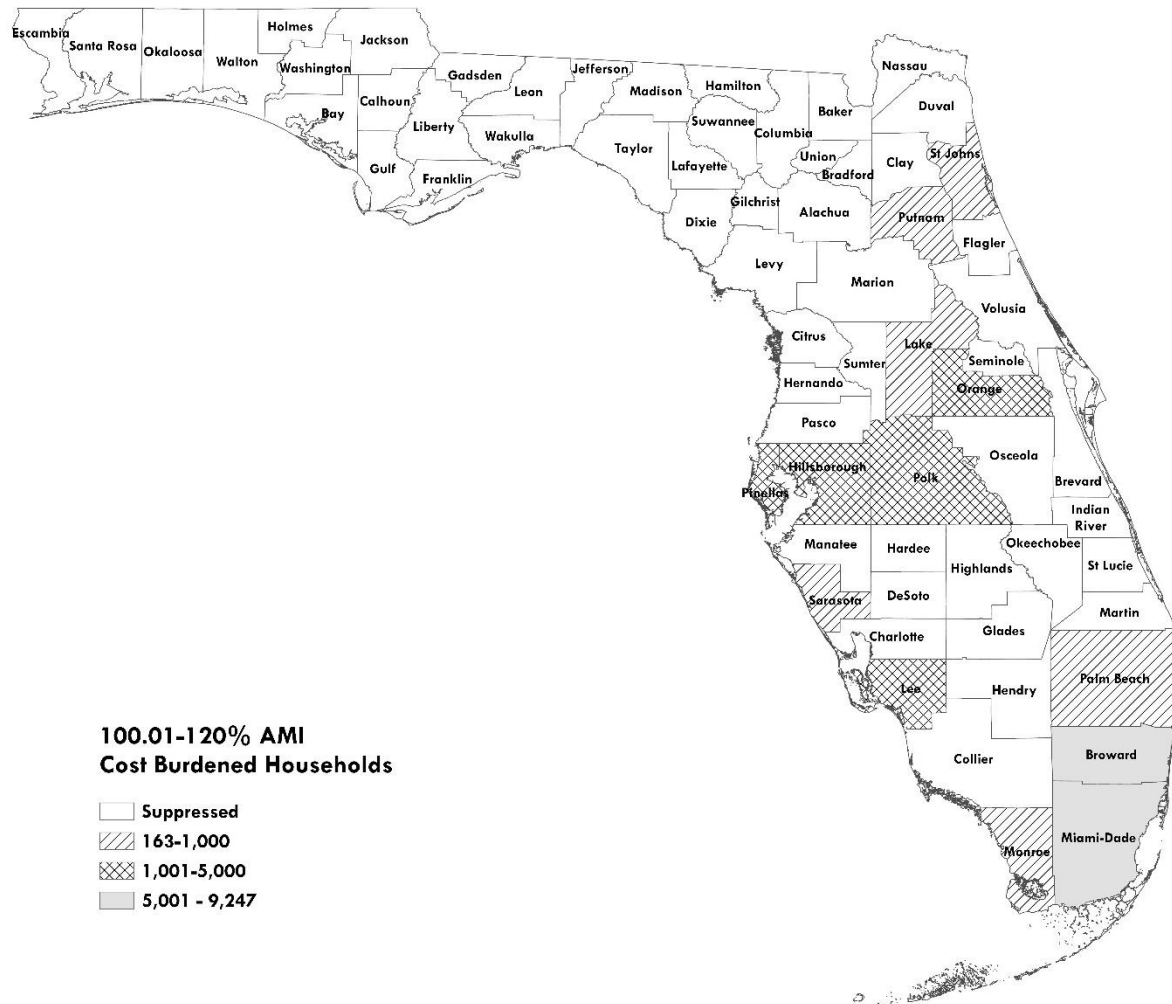
Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

**80.01-100% AMI  
Cost Burdened Households**

Color/Pattern	Household Range
White	Suppressed
Light Gray	307-1,000
Medium Gray	1,001-5,000
Dark Gray	5,001-10,000
Darkest Gray	10,001 - 17,296

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

**Figure 3.5. 100.01-120% AMI, Cost Burdened (>40%) Renter Households by County in Florida, 2025**



Notes: Counties with “suppressed” counts have estimated household counts that are not statistically significantly different from zero.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey; University of Florida Bureau of Economic and Business Research, 2025 Population Projections

## Notes on Methodology: 2025 Household Estimates

All household estimates in Chapter 3 are based on 2023 American Community Survey (ACS) data. Three steps are required to create the county-level household estimates for cost burden, income and size and the regional estimates for households by age:

1. Produce a 2025 estimate of households by tenure using 2025 county population by age estimates and 2023 place-level population estimates from University of Florida Bureau of Economic and Business Research and methods from the Shimberg Center's Affordable Housing Needs Assessment.
2. Construct complex cross-tabulations of household characteristics at appropriate levels of geography from the 2023 ACS. These include households by tenure, cost burden, income, household size, and student-headed status at the county level, and households by these variables plus age of householder for the Small/Medium/Large county size categories and modified versions of the Department of Elder Affairs' multi-county Planning and Service Areas.
3. Combine the 2025 estimate of households by tenure from step (1) with the 2023 ACS cross-tabulations.

A limitation of the PUMS dataset is its geographic coding scheme, which is based on Census-defined Public Use Microdata Areas (PUMAs) with population of 100,000 or more. Some PUMAs contain several less populous counties, while more populous counties contain numerous PUMAs. To create county-level estimates for the more populous counties, we aggregated PUMAs contained in a single county together. To create county-level estimates for the smaller counties that are grouped together in a single PUMA, we used basic household by tenure estimates that are available at the county level and extrapolated detailed household characteristics from the PUMA-level analysis.

## 4. Affordable and Available Rental Units

This analysis compares the number of renter households at various income levels to the supply of units that are affordable and available to them. An affordable and available unit at a particular income threshold is: 1) affordable at that income threshold and 2) either vacant or occupied by a household with an income at or below the threshold.

For the affordable/available analysis, a unit is defined as “affordable” if it costs no more than **30 percent** of income at the top of the income threshold, adjusted for unit size. This is a different affordability threshold than is used to define a “cost burdened” household in the geographic and demographic needs analyses elsewhere in the report. For those sections, a cost burdened household is one that pays more than 40 percent of income for housing. See “Why Use a 30 Percent Affordability Threshold?” below for the rationale for using different thresholds.

Data come from the 2023 American Community Survey (ACS) Public Use Microdata Sample (PUMS). Information is provided at the state and regional level. For metropolitan counties, regions are made up of single or multiple counties and are drawn to match Metropolitan Statistical Areas (MSAs) and HUD Metro Fair Market Rent Areas (HMFAs) as closely as ACS microdata areas allow. Nonmetropolitan counties are grouped into Northwest, Northeast, and South Florida areas.

Student-headed, nonfamily households and units are removed from the data. A small number of substandard units are also removed from the unit counts.<sup>3</sup>

### Affordable/Available Definition

An “affordable” unit is any market rate, subsidized, or public housing unit for which a household at a given income limit, expressed as a percentage of AML, would pay no more than 30 percent of income for gross rent.<sup>4</sup> Units include apartments, condominiums for rent, and single family homes for rent. Gross rent includes rent to the landlord plus utility costs.

However, many “affordable” units are effectively unavailable to low-income households because they are already occupied by higher income households. The affordable/available analysis accounts for this difference by removing units that are occupied by higher income households from unit counts. In the analysis that follows, we compare affordable/available housing supply to renter households for eight income groups: 0-30, 0-40, 0-50, 0-60, 0-80, 0-100, 0-120, and 0-140 percent of AML. Each category is inclusive of those that come before it. For example, all households and units in the 0-30 percent of AML group also appear in all of the other groups.

### Why Use a 30 Percent Affordability Threshold?

The reasoning behind the different affordability thresholds for affordable/available (30 percent of income) and cost burden (40 percent) is as follows:

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<sup>3</sup> The ACS offers limited data on substandard conditions. Units were removed from the analysis if they lacked complete kitchens, plumbing, or heating. Statewide, 136,951 units (4.4%) were removed. Renters in these units were included in household counts, since they still need affordable/available units in sound condition.

<sup>4</sup> Household median incomes are computed from ACS data and adjusted for household size in a manner similar to HUD’s Median Family Income calculations. Unit affordability is adjusted by number of bedrooms based on adjustment factors provided in HUD’s *Housing Affordability Data System* documentation; see [https://www.huduser.gov/portal/datasets/hads/HADS\\_doc.pdf](https://www.huduser.gov/portal/datasets/hads/HADS_doc.pdf), p. 11.

Affordable housing programs set maximum gross rents at 30 percent of the top income limit. For example, for Florida Housing-financed units with 60 percent of AMI affordability restrictions, maximum gross rents are set at 30 percent of the monthly income of a household at the 60 percent of AMI level in that region. The rent limits are adjusted by the number of bedrooms.

In the affordable/available analysis, we define an “affordable” unit the same way: a unit costing no more than 30 percent of income at the top of the allowable income range. For most regions, these limits are similar to the rent limits for Florida Housing’s multifamily programs. The limits are slightly different because of differences in data sources and methods.

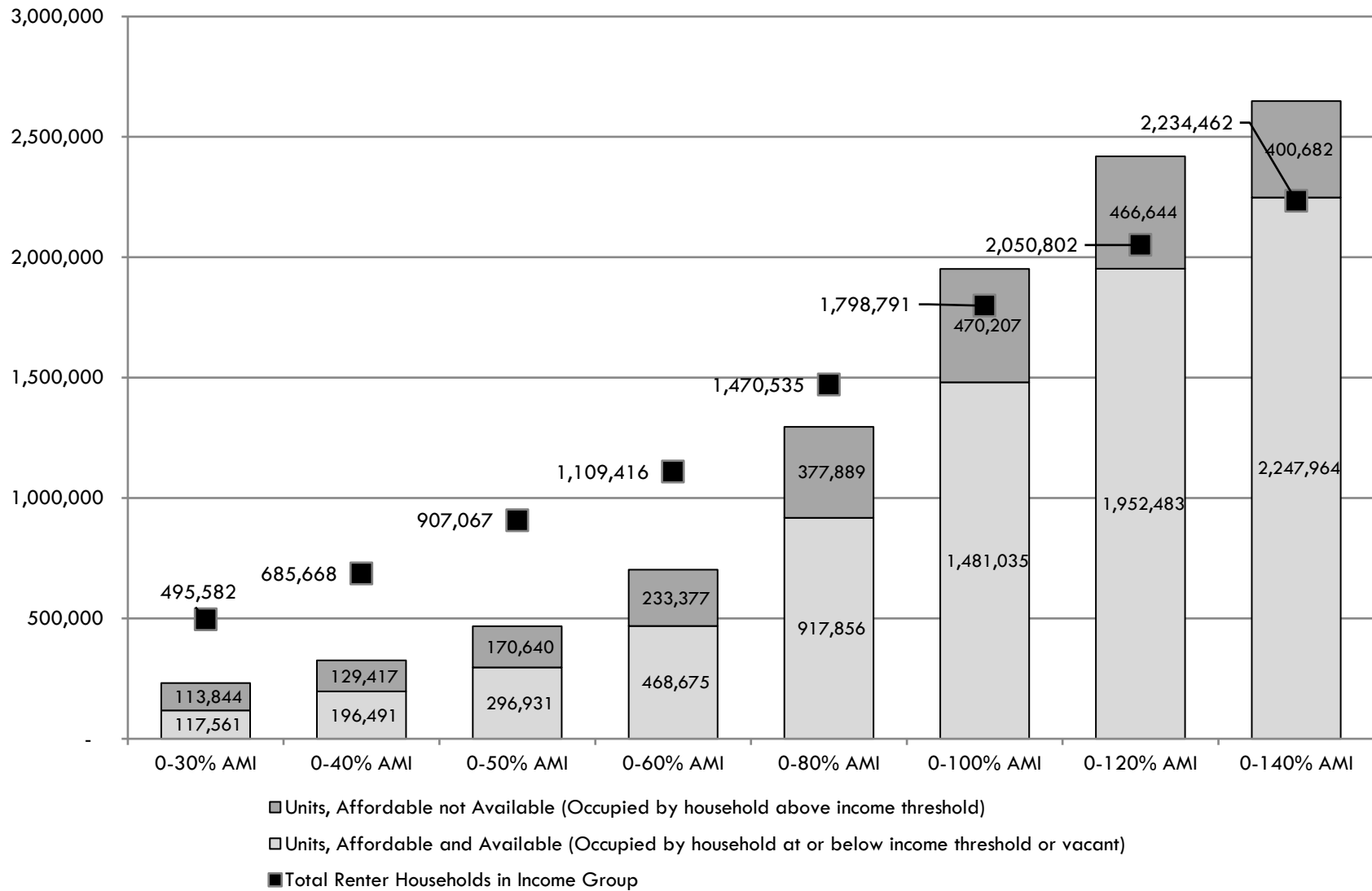
If we continued to use the 40 percent affordability threshold, then hundreds of thousands of units in the state would be counted as “affordable” that in fact have rents above Florida Housing’s rent limits. For example, using the 30 percent affordability threshold and 2023 American Community Survey data, we set the two-bedroom/60 percent of AMI affordable rent in the Orlando metropolitan area at \$1,225 per month. This is similar to Florida Housing’s 2023 two-bedroom/60 percent of AMI rent limit of \$1,186 per month. If we had used the 40 percent affordability threshold, two-bedroom units with rents up to \$1,633 would have been considered affordable at 60 percent of AMI, well above allowable rent limits for LIHTC and other Florida Housing programs.

For identifying cost burdened households, the rationale is different. Most households living in Florida Housing’s affordable housing units have incomes below the top income limits for their units. If the tenants do not also receive rental assistance through a voucher or project-based rental assistance, they may pay more than 30 percent of income for rent. For example, a household with income at 50 percent of AMI may live in a unit restricted to 60 percent of AMI or less. That household would pay more than 30 percent of income for rent if the development charged the maximum allowable rent. Forty percent of income is a more realistic threshold for cost burden for most low income households living in affordable housing units.

## Statewide Affordable/Available Units

Figure 4.1 below shows the distinction between affordable units and affordable/available units. All units in each column have rents that do not exceed 30 percent of income for a household at the top of the income group. However, the units in the darker shaded areas are occupied by households with incomes above the top threshold and therefore are not available to the households in that income category.

**Figure 4.1. Number of Affordable Units, Affordable/Available Units, and Renter Households by Income, Florida, 2023**



Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

Figure 4.1 shows that for the 0-30 through 0-80 percent of AMI levels, there are more renter households than affordable units, whether available or not. At 100 percent of AMI, there are more affordable units than renter households, but still a shortage of affordable and available units, since over 470,000 affordable units are rented by households with incomes above 100 percent of AMI. The gap narrows significantly at the 0-120 percent of AMI level. Finally, at 0-140 percent of AMI, the number of affordable and available units slightly exceeds the number of renter households.

## Measures of Affordable and Available Units

Once we have calculated the supply of affordable/available units and the demand from renter households for each income category, we compare supply and demand using two measurements:

- *Absolute difference between affordable and available units and renter households.* This equals the number of units that are affordable and available at a particular income level minus the number of households at or below that income level. A negative number indicates a shortfall of affordable/available units at the income level; a positive number indicates that the supply exceeds the number of renter households.
- *Affordable and available units per 100 renter households* at a particular income threshold. This relative measure allows us to assess affordable housing needs in less populated areas where the absolute need for units may be small because the number of low-income renter households is smaller. A value of 100 means that the region has one affordable and available housing unit for every household at or below the given income threshold. A value below 100 means that the number of renter households exceeds the number of affordable/available units, while a value above 100 indicates that supply exceeds the number of households.

## Results of Affordable and Available Housing Analysis by Region

Tables 4.1 and 4.2 on the following pages show regional results for the two measures of affordable/available units for each income band. See also Tables 4.3-4.10 at the end of this chapter, which show more detailed data for each income range on the numbers of renter households, total affordable units, affordable/available units, and affordable units occupied by higher income households.

Figures 4.2-4.9 are regional maps of affordable and available units per 100 households for income thresholds up to 140 percent of AMI. The darker areas on the maps indicate places where there are fewer than 100 affordable and available units per 100 households. The cross-hatched areas have at least 100 affordable and available units per 100 households in the given income category.

**Table 4.1. Difference Between Affordable and Available Rental Housing Units and Renter Households by Income, Florida Regions, 2023**

Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Affordable/Available Units Minus Renter Households							
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI	0-140% AMI
Cape Coral-Fort Myers, FL MSA	Lee	-10,362	-13,886	-18,311	-20,335	-17,333	-8,689	-352	2,497
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	-8,523	-10,609	-12,009	-13,251	-10,566	-2,255	1,917	2,462
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	-4,513	-4,421	-5,019	-5,559	-4,176	-1,612	590	1,182
Fort Lauderdale, FL HMFA	Broward	-40,187	-50,266	-68,112	-82,200	-84,345	-64,306	-37,884	-14,228
Gainesville, FL HMFA (minus Gilchrist)	Alachua	-7,896	-7,791	-10,683	-5,440	-471	2,099	2,576	2,550
Homosassa Springs, FL MSA	Citrus	-1,975	-2,714	-3,578	-3,715	-2,425	-1,147	-284	47
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	-33,555	-42,526	-48,760	-47,290	-22,307	146	8,210	8,978
Lakeland-Winter Haven, FL MSA	Polk	-10,600	-11,227	-14,412	-12,526	-11,681	-7,726	-2,636	442
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	-58,509	-79,672	-100,810	-119,801	-143,805	-116,979	-78,510	-44,378
Naples-Immokalee-Marco Island, FL MSA	Collier	-5,489	-6,634	-8,554	-8,566	-7,432	-3,715	-1,183	-263
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	-2,637	-3,212	-2,653	-2,483	-1,065	217	307	495
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	-4,103	-3,595	-3,143	-2,949	-1,493	-1,284	-678	745
Ocala, FL MSA	Marion	-5,773	-6,917	-5,826	-7,590	-6,929	-2,912	-221	697
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	-50,796	-70,248	-91,670	-97,707	-85,074	-44,606	5,274	17,264
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	-8,232	-11,716	-14,116	-13,643	-3,756	4,095	6,913	7,085
Palm Coast, FL HMFA	Flagler	-1,127	-1,619	-2,638	-3,038	-2,133	-685	-761	148
Panama City-Lynn Haven, FL MSA	Bay	-3,344	-4,370	-4,445	-2,381	-1,574	1,037	2,428	2,802
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	-5,947	-6,918	-7,556	-5,957	-1,928	1,685	1,914	2,078
Port St. Lucie, FL MSA	Martin, St. Lucie	-5,581	-9,172	-11,708	-12,491	-10,136	-7,257	-3,440	-623
Punta Gorda, FL MSA	Charlotte	-1,951	-3,192	-3,481	-3,340	-1,997	-824	-239	865
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	-11,302	-14,560	-19,907	-20,916	-19,776	-9,084	-2,801	223

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Affordable/Available Units Minus Renter Households							
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI	0-140% AMI
Sebastian-Vero Beach, FL MSA	Indian River	-2,128	-2,846	-2,562	-2,523	-1,109	-443	-66	-315
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	-3,002	-4,161	-4,935	-3,848	-1,582	-1,409	-677	682
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	-6,761	-9,591	-10,489	-6,065	-584	1,773	2,738	3,259
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	-56,633	-71,137	-89,352	-91,197	-70,247	-33,592	4,873	15,556
The Villages, FL MSA	Sumter	-1,497	-1,076	-1,920	-2,660	-1,056	229	537	438
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	-25,598	-35,101	-43,487	-43,270	-37,699	-20,512	-6,864	2,814
<b>State of Florida Total</b>		<b>-378,021</b>	<b>-489,177</b>	<b>-610,136</b>	<b>-640,741</b>	<b>-552,679</b>	<b>-317,756</b>	<b>-98,319</b>	<b>13,502</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.2. Affordable and Available Rental Units per 100 Renters, Florida Regions, 2023**

Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Affordable & Available Units per 100 Renter Households							
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI	0-140% AMI
Cape Coral-Fort Myers, FL MSA	Lee	24	25	24	31	57	83	99	104
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	27	33	37	46	68	94	104	105
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	22	33	38	43	68	90	103	105
Fort Lauderdale, FL HMFA	Broward	17	21	20	22	40	62	81	93
Gainesville, FL HMFA (minus Gilchrist)	Alachua	22	40	43	74	98	107	108	107
Homosassa Springs, FL MSA	Citrus	26	27	27	39	70	88	97	100
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	29	35	41	54	83	100	105	105
Lakeland-Winter Haven, FL MSA	Polk	20	38	44	61	74	86	96	101
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	29	29	29	30	37	58	75	87
Naples-Immokalee-Marco Island, FL MSA	Collier	26	39	40	51	66	86	96	99
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	36	52	68	78	92	101	102	103
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	45	61	71	79	92	94	97	103
Ocala, FL MSA	Marion	7	14	42	42	63	87	99	102
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	13	20	24	35	57	82	102	106
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	22	28	36	50	89	110	115	115
Palm Coast, FL HMFA	Flagler	33	39	29	28	59	88	89	102
Panama City-Lynn Haven, FL MSA	Bay	25	26	43	75	88	107	113	113
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	40	47	59	73	93	105	105	105
Port St. Lucie, FL MSA	Martin, St. Lucie	26	27	26	37	60	78	90	98

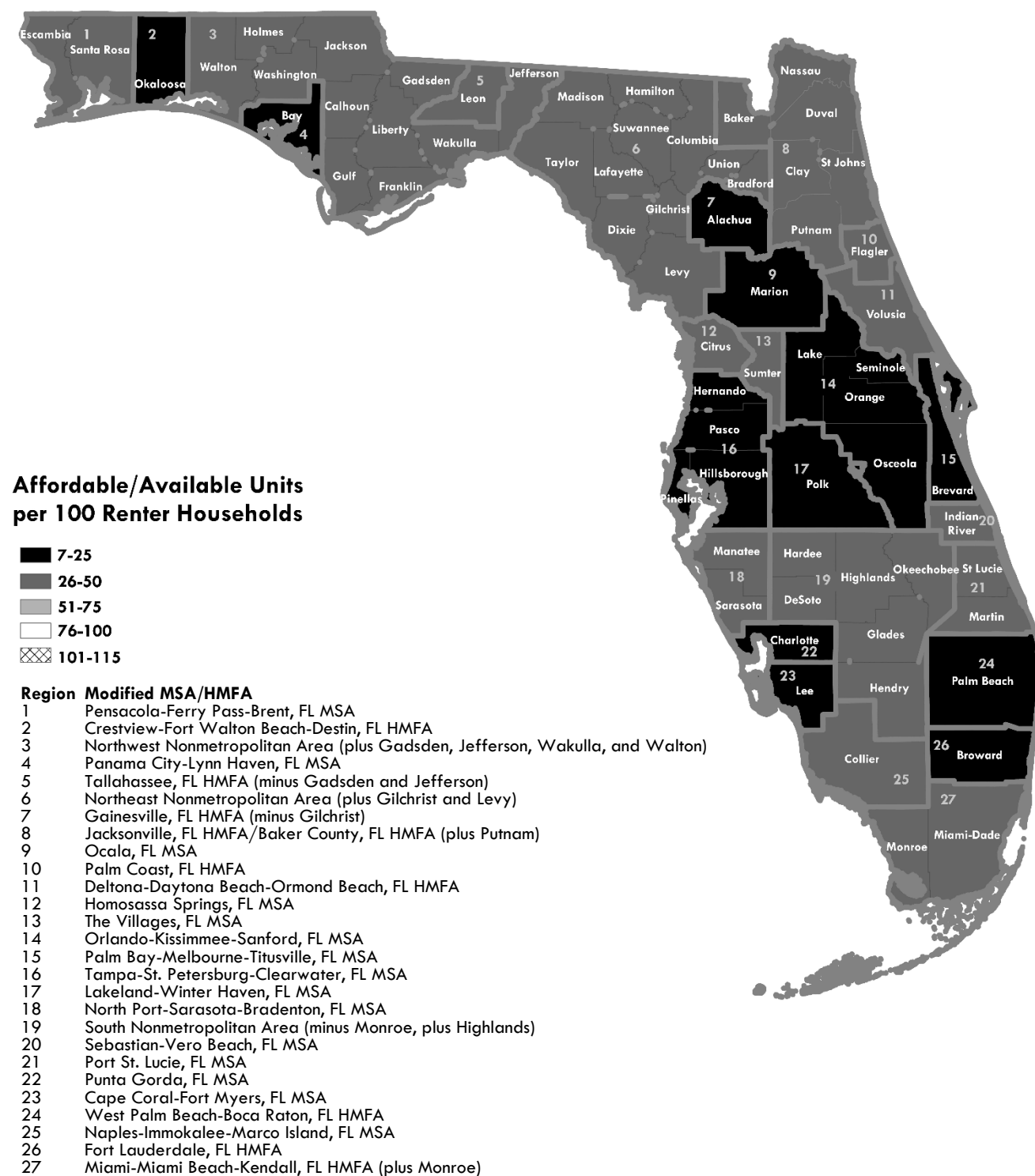
Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Affordable & Available Units per 100 Renter Households							
		0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-100% AMI	0-120% AMI	0-140% AMI
Punta Gorda, FL MSA	Charlotte	24	18	31	44	76	91	98	107
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	27	32	34	44	62	86	96	100
Sebastian-Vero Beach, FL MSA	Indian River	29	28	44	55	85	95	99	97
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	26	36	42	60	88	91	97	103
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	28	31	47	73	98	105	107	108
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	25	29	33	44	68	88	102	105
The Villages, FL MSA	Sumter	26	62	56	49	83	103	107	105
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	16	20	26	39	59	82	95	102
<b>State of Florida Total</b>		<b>24</b>	<b>29</b>	<b>33</b>	<b>42</b>	<b>62</b>	<b>82</b>	<b>95</b>	<b>101</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

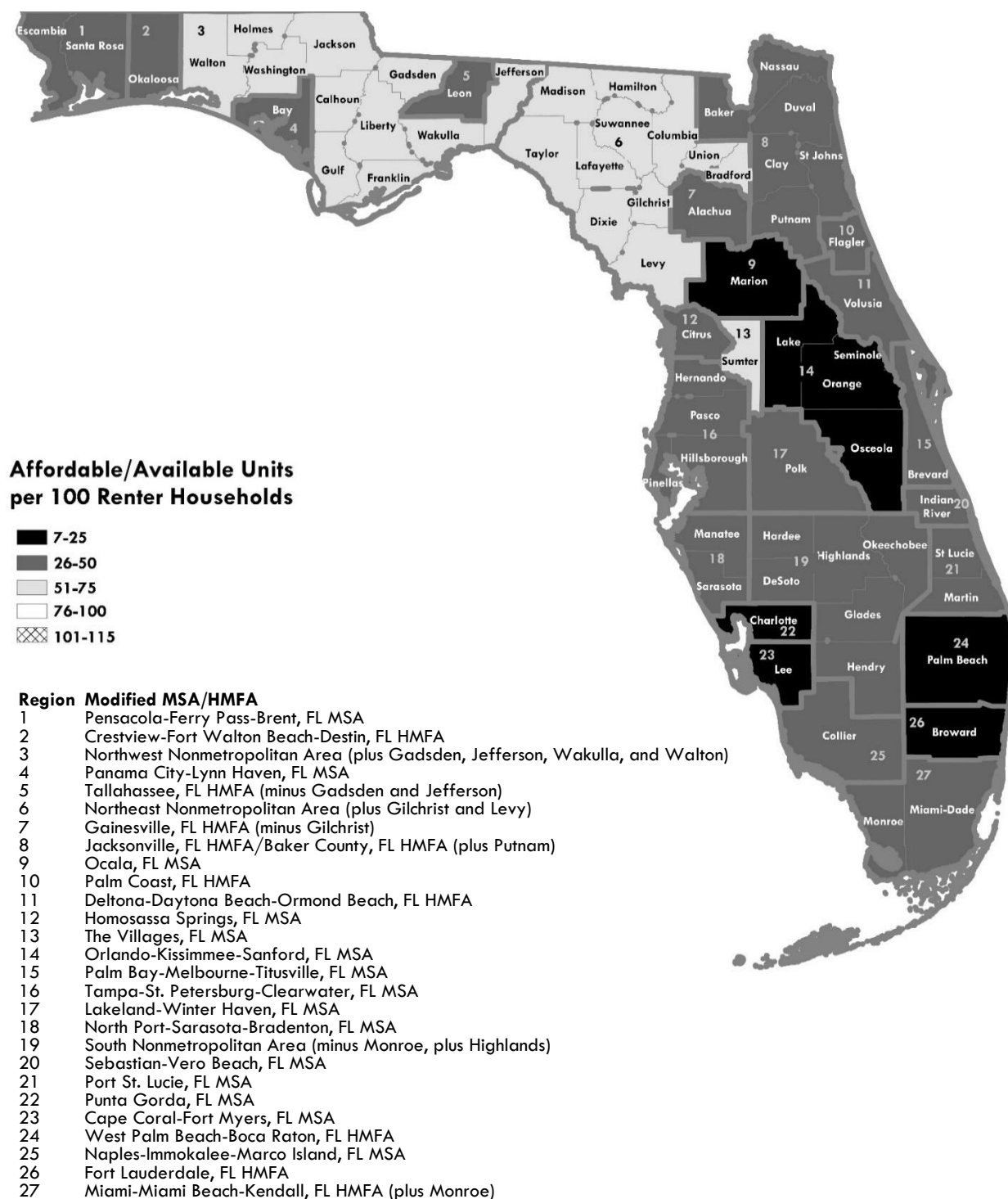
**Figure 4.2. Affordable and Available Housing Units per 100 Renter Households at 0-30% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

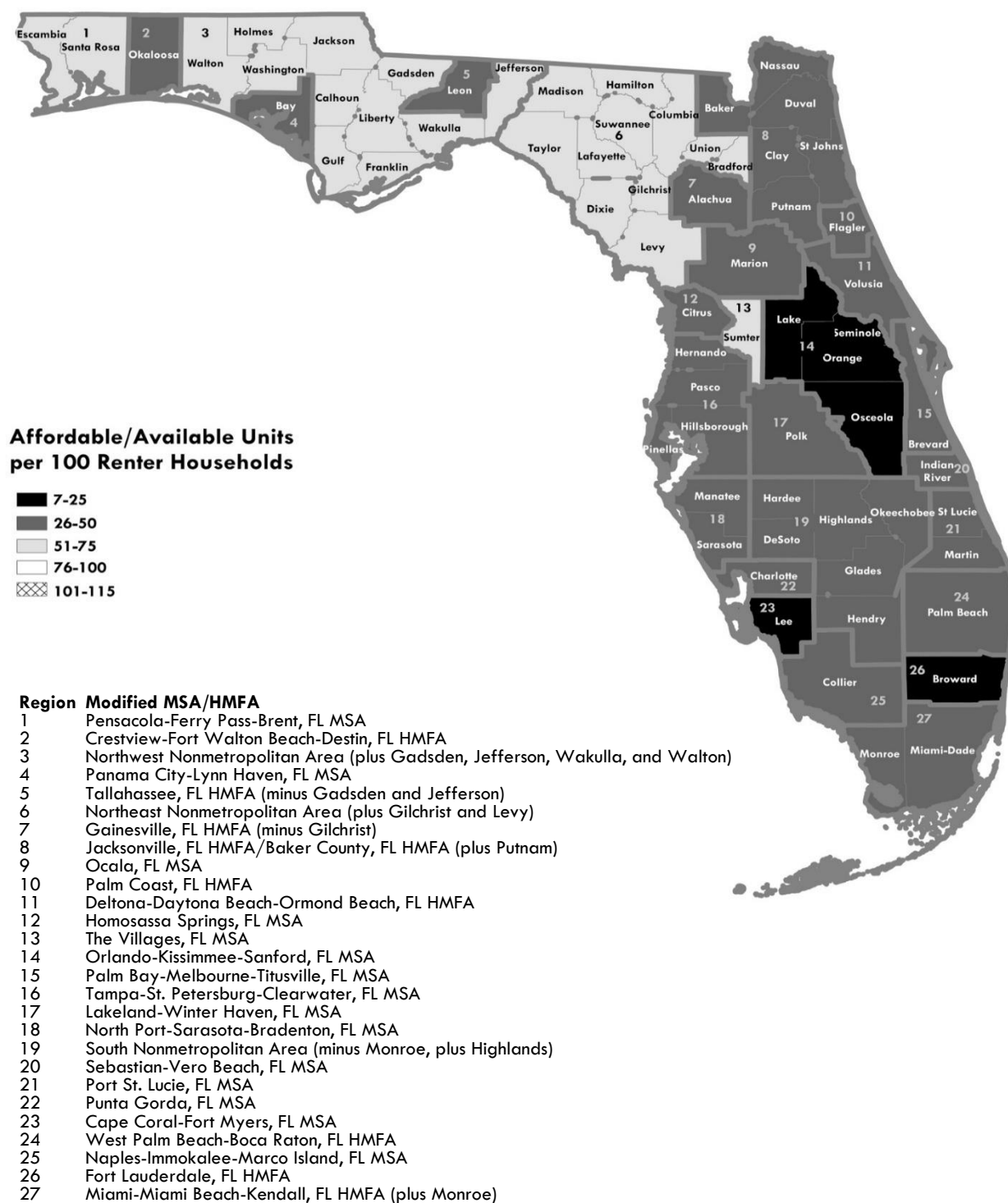
**Figure 4.3. Affordable and Available Housing Units per 100 Renter Households at 0-40% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

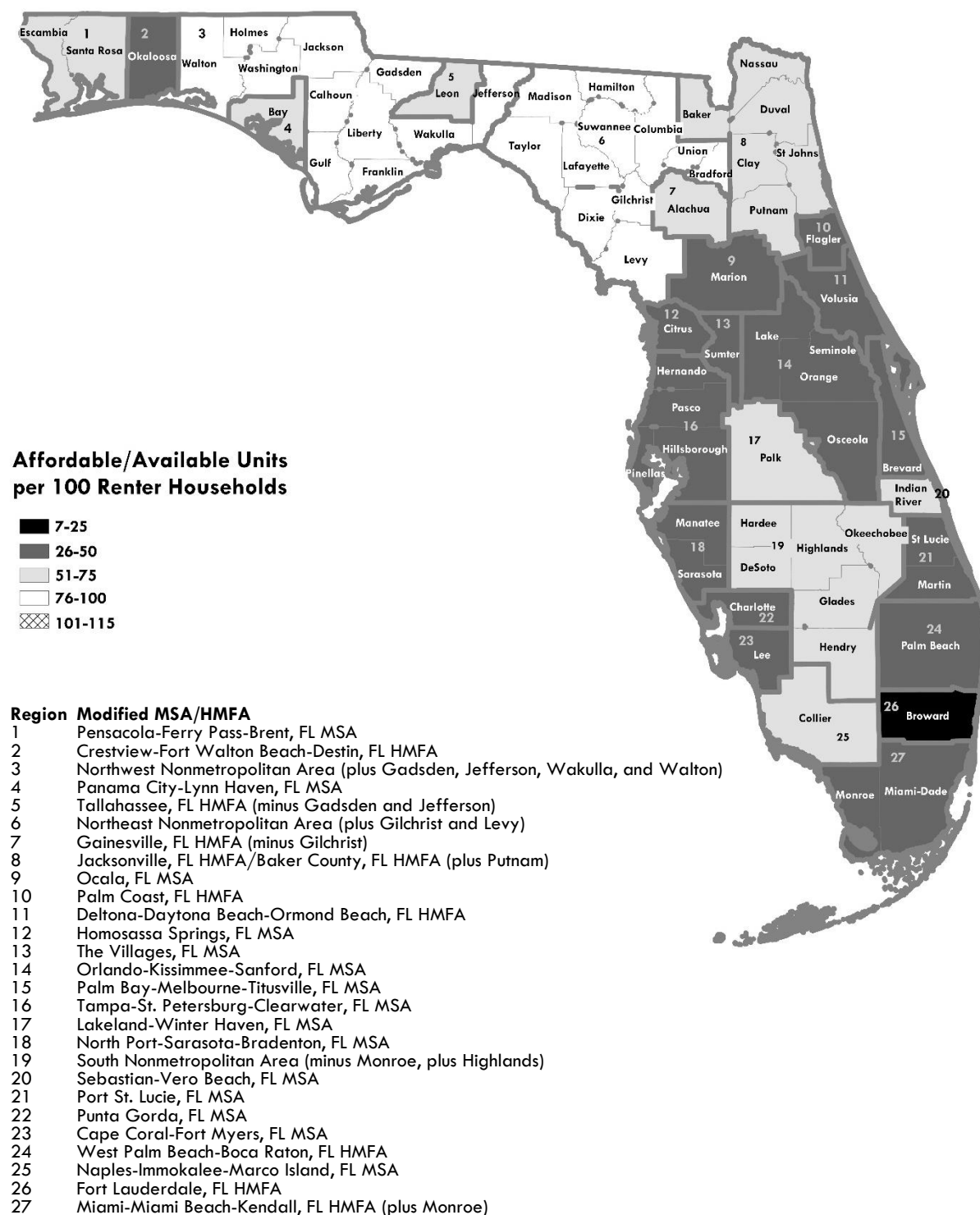
**Figure 4.4. Affordable and Available Housing Units per 100 Renter Households at 0-50% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023 Estimate**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

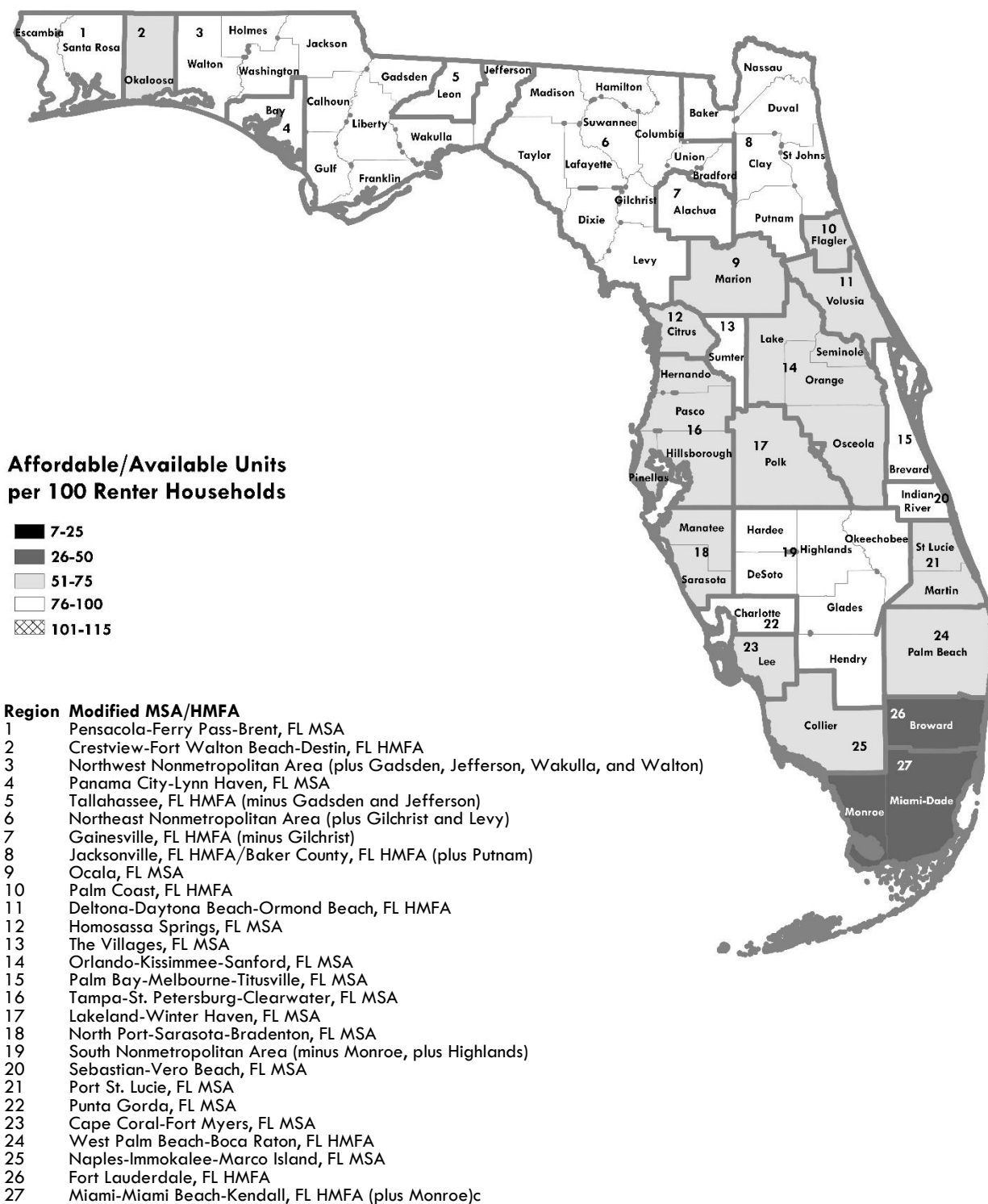
**Figure 4.5. Affordable and Available Housing Units per 100 Renter Households at 0-60% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023 Estimate**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

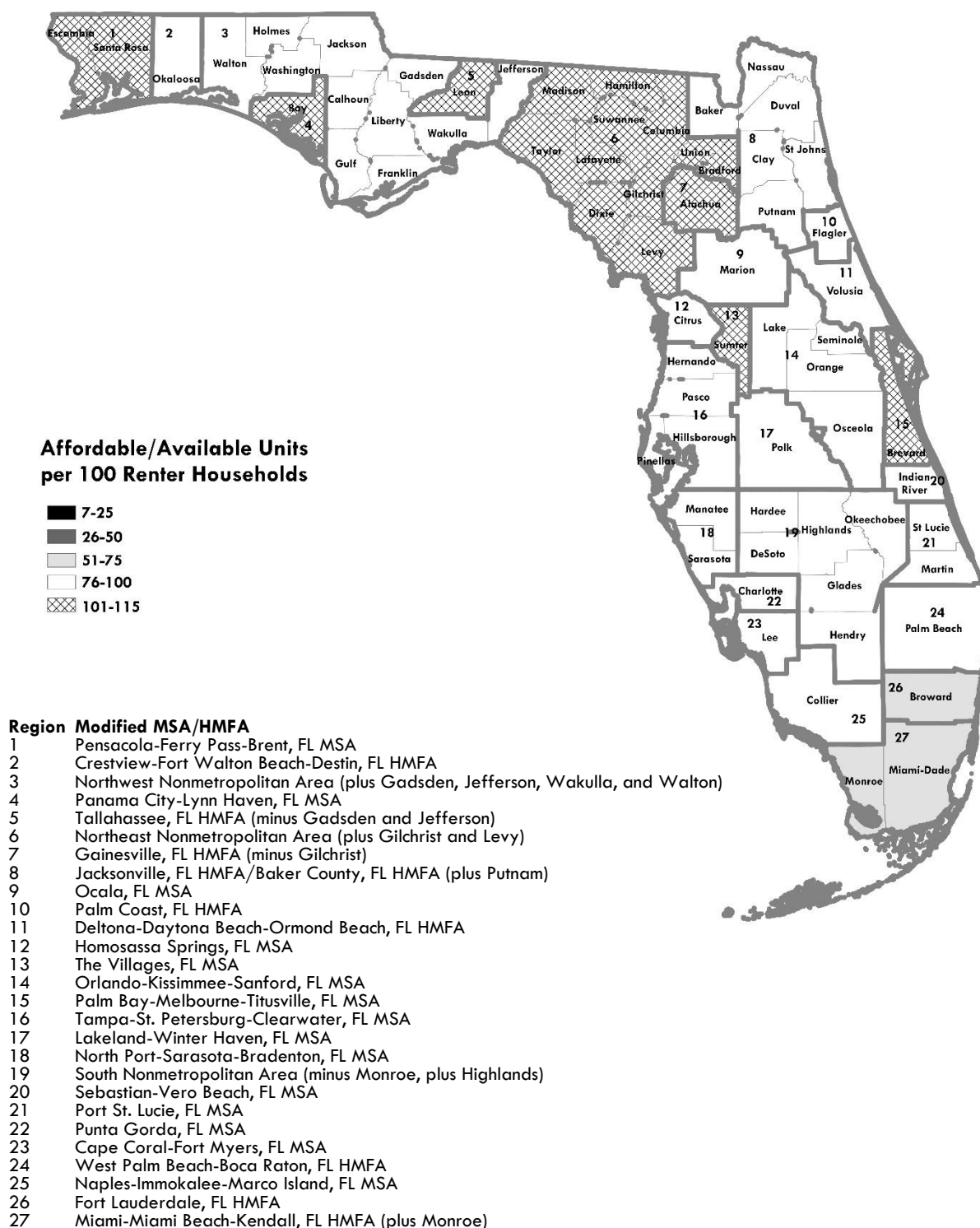
**Figure 4.6. Affordable and Available Housing Units per 100 Renter Households at 0-80% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023 Estimate**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

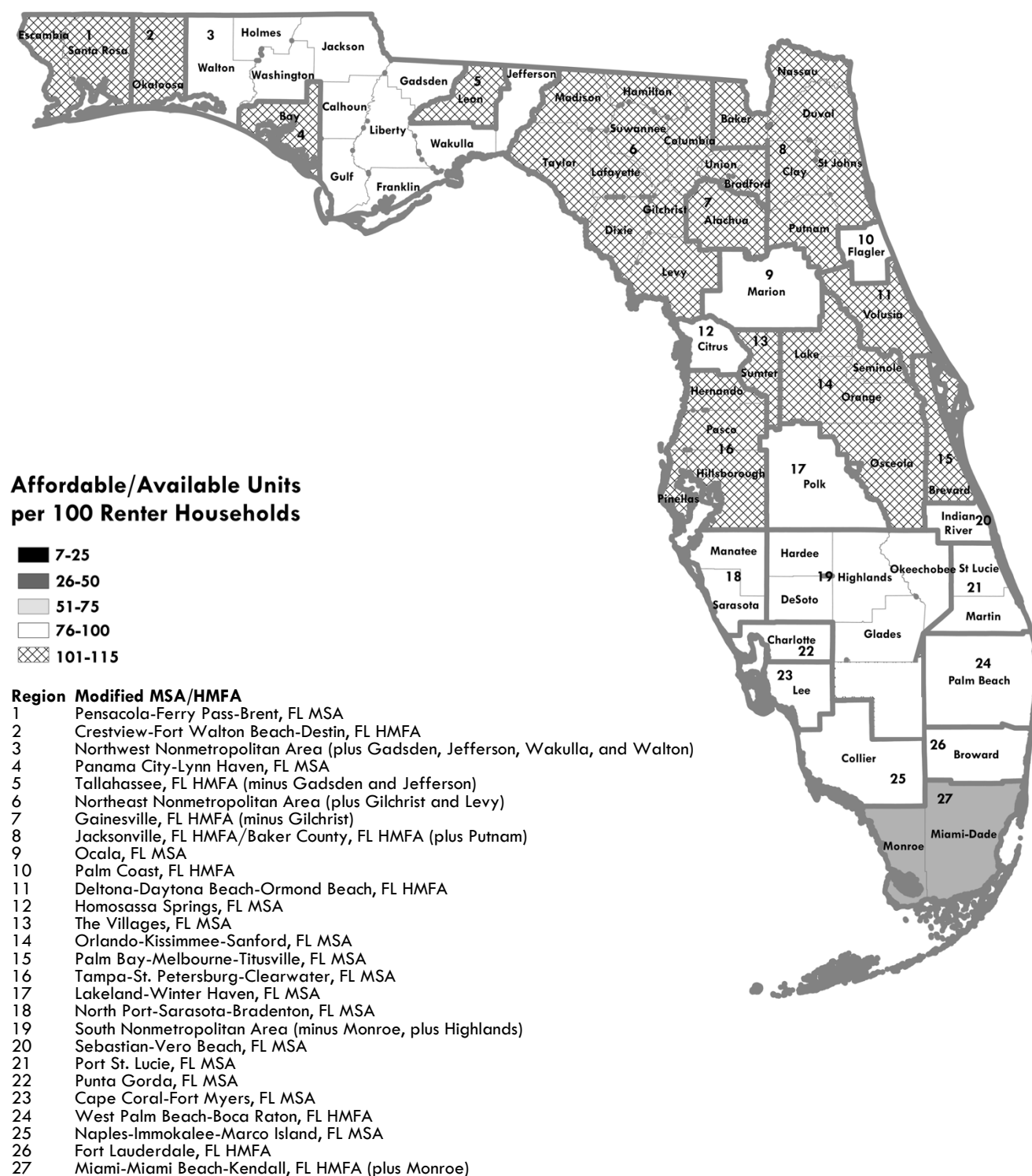
**Figure 4.7. Affordable and Available Housing Units per 100 Renter Households at 0-100% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023 Estimate**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

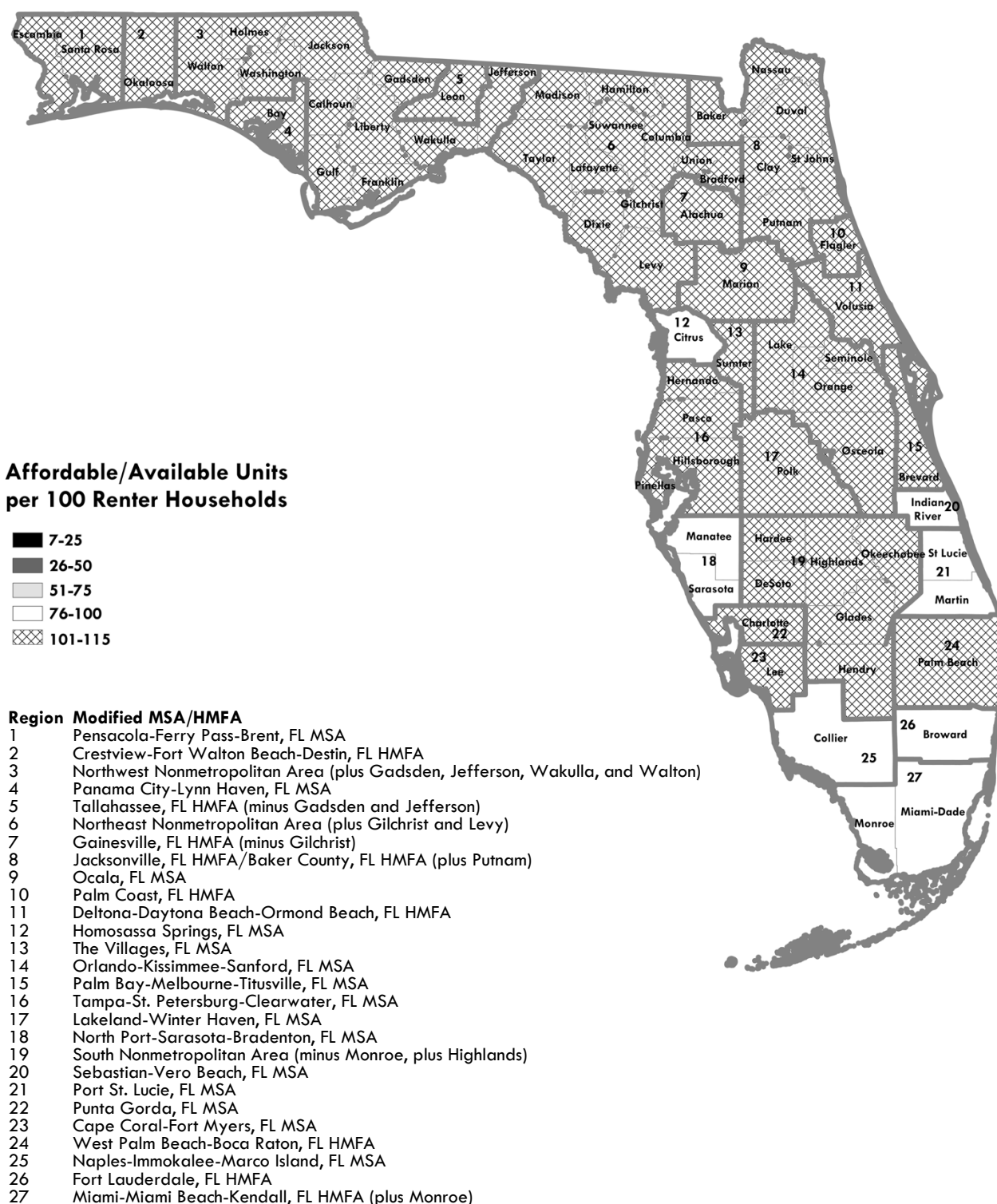
**Figure 4.8. Affordable and Available Housing Units per 100 Renter Households at 0-120% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023 Estimate**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Figure 4.9. Affordable and Available Housing Units per 100 Renter Households at 0-140% AMI, Modified MSA/HMFA and Non-Metropolitan Areas, 2023 Estimate**



Notes: The map shades show the number of available and affordable units in the income category divided by the number of households in the same category, times 100. A value below 100 indicates a shortage of housing units (shaded areas); a value above 100 indicates that units exceed households (striped and cross-hatched areas). The areas on the map are groups of counties that belong either to modified metropolitan statistical areas (MSAs) or non-metropolitan areas.

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

As the table and maps show, renter households exceed affordable and available units in nearly all regions up to 80 percent of AMI. In most regions, there are 60 or fewer affordable and available units per 100 renter households at 0-60 percent of AMI. The imbalance is most stark in Broward County, which has only 22 affordable and available units per 100 renter households at 60 percent of AMI.

At 0-100 and 0-120 percent of AMI, more regions reach parity between affordable/available units and renters. At the highest income band (0-140 percent of AMI), most regions have more affordable and available units than renter households, with some deficits in Southeast Florida and Collier County.

In absolute terms, Florida's most populous metropolitan areas show the largest shortfalls of affordable and available units. At the 0-60 percent of AMI level, there are deficits of 119,801 units in Miami-Dade/Monroe; 82,000-98,000 units each in the Orlando, Tampa/St. Petersburg, and Fort Lauderdale metropolitan areas; and 43,000-47,000 units in the Jacksonville and West Palm Beach areas.

## Limitations of the Affordable/Available Analysis

This method has several limitations that cause it to overstate the availability of affordable rental units. Most importantly, a unit may be considered affordable if its rent falls *anywhere* below the top of the income threshold, and available if the household occupying it also falls anywhere within that range. For example, a unit may be considered affordable and available in the 0-60 percent income group if its rent is affordable at 55 percent of AMI, even if the household occupying it has an income of just 35 percent of AMI. The rent for this "affordable" unit would still be well over 30 percent of income this household. The broader the income category, the more households that fall into this situation. It is a far larger drawback in the 0-80 percent of AMI and above analyses than in the 0-30 percent of AMI analysis.

Several other limitations also may cause the method to overstate the housing supply:

- Aggregating data to the MSA level may mask housing shortages in specific counties, cities or neighborhoods because they are counterbalanced by large affordable/available housing supplies in another part of the MSA.
- The formula for rental affordability takes the number of bedrooms in the unit into account, but households are not matched with units by size. For example, we do not assume that a 2-person household would only live in a one- or two-bedroom unit. Therefore, in areas where there are numerous small households but the housing supply is dominated by larger units, the method would overestimate the supply of affordable and available units.
- Some units that are affordable and available may be in poor condition. This affordable/available supply analysis does exclude some substandard units: those lacking complete kitchen, plumbing, or heating. These are the only indicators of housing condition available in the American Community Survey. However, other units that are included may have maintenance, electrical, or structural problems that are not covered by this limited definition of substandard housing.
- The method does not determine whether affordable and available units provide the appropriate services and physical design for special needs populations, such as elders or persons with disabilities.

## Affordable/Available Detail Tables

**Table 4.3. Affordable/Available Detail Table for 0-30% AMI, Florida Regions, 2023 Estimate**

		Renters 0-30% AMI	Affordable @ 30% AMI			Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	13,579	6,156	-7,423	45	3,217	-10,362	24	2,939
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	5,801	2,340	-3,461	40	1,288	-4,513	22	1,052
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	11,716	6,439	-5,277	55	3,193	-8,523	27	3,246
Fort Lauderdale, FL HMFA	Broward	48,442	15,243	-33,199	31	8,255	-40,187	17	6,988
Gainesville, FL HMFA (minus Gilchrist)	Alachua	10,117	3,991	-6,126	39	2,221	-7,896	22	1,770
Homosassa Springs, FL MSA	Citrus	2,680	1,292	-1,388	48	705	-1,975	26	587
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	47,409	29,656	-17,753	63	13,854	-33,555	29	15,802
Lakeland-Winter Haven, FL MSA	Polk	13,284	7,086	-6,198	53	2,684	-10,600	20	4,402
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	82,439	39,276	-43,163	48	23,930	-58,509	29	15,346
Naples-Immokalee-Marco Island, FL MSA	Collier	7,376	3,396	-3,980	46	1,887	-5,489	26	1,509
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	15,386	7,829	-7,557	51	4,084	-11,302	27	3,745

		Renters 0-30% AMI	Affordable @ 30% AMI			Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	4,122	4,435	313	108	1,485	-2,637	36	2,950
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	7,419	7,565	146	102	3,316	-4,103	45	4,249
Ocala, FL MSA	Marion	6,196	4,208	-1,988	68	423	-5,773	7	3,785
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	58,647	17,418	-41,229	30	7,851	-50,796	13	9,567
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	10,566	6,478	-4,088	61	2,334	-8,232	22	4,144
Palm Coast, FL HMFA	Flagler	1,680	1,249	-431	74	553	-1,127	33	696
Panama City-Lynn Haven, FL MSA	Bay	4,465	1,848	-2,617	41	1,121	-3,344	25	727
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	9,916	7,528	-2,388	76	3,969	-5,947	40	3,559
Port St. Lucie, FL MSA	Martin, St. Lucie	7,548	4,207	-3,341	56	1,967	-5,581	26	2,240
Punta Gorda, FL MSA	Charlotte	2,569	1,747	-822	68	618	-1,951	24	1,129
Sebastian-Vero Beach, FL MSA	Indian River	2,986	1,675	-1,311	56	858	-2,128	29	817
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	4,073	3,517	-556	86	1,071	-3,002	26	2,446
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	9,451	4,200	-5,251	44	2,690	-6,761	28	1,510

		Renters 0-30% AMI	Affordable @ 30% AMI			Affordable/Available @ 30% AMI			Affordable, Not Available @ 30% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	75,264	31,377	-43,887	42	18,631	-56,633	25	12,746
The Villages, FL MSA	Sumter	2,028	2,143	115	106	531	-1,497	26	1,612
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	30,423	9,106	-21,317	30	4,825	-25,598	16	4,281
<b>State of Florida Total</b>		<b>495,582</b>	<b>231,405</b>	<b>-264,177</b>	<b>47</b>	<b>117,561</b>	<b>-378,021</b>	<b>24</b>	<b>113,844</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.4. Affordable/Available Detail Table for 0-40% AMI, Florida Regions, 2023 Estimate**

		Renters 0-40% AMI	Affordable @ 40% AMI			Affordable/Available @ 40% AMI			Affordable, Not Available @ 40% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	18,416	7,365	-11,051	40	4,530	-13,886	25	2,835
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	6,602	3,062	-3,540	46	2,181	-4,421	33	881
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	15,866	9,180	-6,686	58	5,257	-10,609	33	3,923
Fort Lauderdale, FL HMFA	Broward	63,383	19,314	-44,069	30	13,117	-50,266	21	6,197
Gainesville, FL HMFA (minus Gilchrist)	Alachua	13,046	7,264	-5,782	56	5,255	-7,791	40	2,009
Homosassa Springs, FL MSA	Citrus	3,726	1,567	-2,159	42	1,012	-2,714	27	555
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	64,988	39,325	-25,663	61	22,462	-42,526	35	16,863
Lakeland-Winter Haven, FL MSA	Polk	17,995	12,921	-5,074	72	6,768	-11,227	38	6,153
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	111,821	47,407	-64,414	42	32,149	-79,672	29	15,258
Naples-Immokalee-Marco Island, FL MSA	Collier	10,904	6,477	-4,427	59	4,270	-6,634	39	2,207
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	21,359	11,098	-10,261	52	6,799	-14,560	32	4,299

		Renters 0-40% AMI	Affordable @ 40% AMI			Affordable/Available @ 40% AMI			Affordable, Not Available @ 40% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	6,665	6,547	-118	98	3,453	-3,212	52	3,094
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	9,103	10,745	1,642	118	5,508	-3,595	61	5,237
Ocala, FL MSA	Marion	8,034	5,056	-2,978	63	1,117	-6,917	14	3,939
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	87,352	27,619	-59,733	32	17,104	-70,248	20	10,515
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	16,364	8,134	-8,230	50	4,648	-11,716	28	3,486
Palm Coast, FL HMFA	Flagler	2,675	1,679	-996	63	1,056	-1,619	39	623
Panama City-Lynn Haven, FL MSA	Bay	5,910	2,281	-3,629	39	1,540	-4,370	26	741
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	13,176	13,004	-172	99	6,258	-6,918	47	6,746
Port St. Lucie, FL MSA	Martin, St. Lucie	12,538	5,247	-7,291	42	3,366	-9,172	27	1,881
Punta Gorda, FL MSA	Charlotte	3,888	2,145	-1,743	55	696	-3,192	18	1,449
Sebastian-Vero Beach, FL MSA	Indian River	3,945	1,836	-2,109	47	1,099	-2,846	28	737
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	6,500	5,423	-1,077	83	2,339	-4,161	36	3,084
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	13,854	6,866	-6,988	50	4,263	-9,591	31	2,603

		Renters 0-40% AMI	Affordable @ 40% AMI			Affordable/Available @ 40% AMI			Affordable, Not Available @ 40% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	100,736	45,791	-54,945	45	29,599	-71,137	29	16,192
The Villages, FL MSA	Sumter	2,832	3,182	350	112	1,756	-1,076	62	1,426
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	43,990	15,373	-28,617	35	8,889	-35,101	20	6,484
<b>State of Florida Total</b>		<b>685,668</b>	<b>325,908</b>	<b>-359,760</b>	<b>48</b>	<b>196,491</b>	<b>-489,177</b>	<b>29</b>	<b>129,417</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.5. Affordable/Available Detail Table for 0-50% AMI, Florida Regions, 2023 Estimate**

		Renters 0-50% AMI	Affordable @ 50% AMI			Affordable/Available @ 50% AMI			Affordable, Not Available @ 50% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	24,057	9,158	38	-14,899	5,746	-18,311	24	3,412
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	8,117	4,228	52	-3,889	3,098	-5,019	38	1,130
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	19,166	12,021	63	-7,145	7,157	-12,009	37	4,864
Fort Lauderdale, FL HMFA	Broward	84,620	23,188	27	-61,432	16,508	-68,112	20	6,680
Gainesville, FL HMFA (minus Gilchrist)	Alachua	18,779	11,932	64	-6,847	8,096	-10,683	43	3,836
Homosassa Springs, FL MSA	Citrus	4,910	2,042	42	-2,868	1,332	-3,578	27	710
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	82,731	58,427	71	-24,304	33,971	-48,760	41	24,456
Lakeland-Winter Haven, FL MSA	Polk	25,961	21,001	81	-4,960	11,549	-14,412	44	9,452
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	141,682	55,729	39	-85,953	40,872	-100,810	29	14,857
Naples-Immokalee-Marco Island, FL MSA	Collier	14,290	7,937	56	-6,353	5,736	-8,554	40	2,201
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	30,288	16,948	56	-13,340	10,381	-19,907	34	6,567

		Renters 0-50% AMI	Affordable @ 50% AMI			Affordable/Available @ 50% AMI			Affordable, Not Available @ 50% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	8,357	10,708	128	2,351	5,704	-2,653	68	5,004
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	10,826	15,079	139	4,253	7,683	-3,143	71	7,396
Ocala, FL MSA	Marion	10,034	8,708	87	-1,326	4,208	-5,826	42	4,500
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	120,556	42,606	35	-77,950	28,886	-91,670	24	13,720
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	22,210	12,380	56	-9,830	8,094	-14,116	36	4,286
Palm Coast, FL HMFA	Flagler	3,705	1,766	48	-1,939	1,067	-2,638	29	699
Panama City-Lynn Haven, FL MSA	Bay	7,767	4,458	57	-3,309	3,322	-4,445	43	1,136
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	18,236	20,361	112	2,125	10,680	-7,556	59	9,681
Port St. Lucie, FL MSA	Martin, St. Lucie	15,913	6,559	41	-9,354	4,205	-11,708	26	2,354
Punta Gorda, FL MSA	Charlotte	5,026	3,328	66	-1,698	1,545	-3,481	31	1,783
Sebastian-Vero Beach, FL MSA	Indian River	4,606	3,717	81	-889	2,044	-2,562	44	1,673
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	8,513	7,154	84	-1,359	3,578	-4,935	42	3,576
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	19,609	14,397	73	-5,212	9,120	-10,489	47	5,277

		Renters 0-50% AMI	Affordable @ 50% AMI			Affordable/Available @ 50% AMI			Affordable, Not Available @ 50% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	134,219	66,471	50	-67,748	44,867	-89,352	33	21,604
The Villages, FL MSA	Sumter	4,373	3,525	81	-848	2,453	-1,920	56	1,072
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	58,516	23,743	41	-34,773	15,029	-43,487	26	8,714
<b>State of Florida Total</b>		<b>907,067</b>	<b>467,571</b>	<b>52</b>	<b>-439,496</b>	<b>296,931</b>	<b>-610,136</b>	<b>33</b>	<b>170,640</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.6. Affordable/Available Detail Table for 0-60% AMI, Florida Regions, 2023 Estimate**

		Renters 0-60% AMI	Affordable @ 60% AMI			Affordable/Available @ 60% AMI			Affordable, Not Available @ 60% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	29,280	14,243	-15,037	49	8,945	-20,335	31	5,298
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	9,782	6,688	-3,094	68	4,223	-5,559	43	2,465
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	24,406	16,958	-7,448	69	11,155	-13,251	46	5,803
Fort Lauderdale, FL HMFA	Broward	105,744	34,411	-71,333	33	23,544	-82,200	22	10,867
Gainesville, FL HMFA (minus Gilchrist)	Alachua	20,774	21,284	510	102	15,334	-5,440	74	5,950
Homosassa Springs, FL MSA	Citrus	6,087	4,302	-1,785	71	2,372	-3,715	39	1,930
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	101,802	85,467	-16,335	84	54,512	-47,290	54	30,955
Lakeland-Winter Haven, FL MSA	Polk	32,523	31,135	-1,388	96	19,997	-12,526	61	11,138
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	170,089	68,248	-101,841	40	50,288	-119,801	30	17,960
Naples-Immokalee-Marco Island, FL MSA	Collier	17,477	12,519	-4,958	72	8,911	-8,566	51	3,608
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	37,308	25,018	-12,290	67	16,392	-20,916	44	8,626

		Renters 0-60% AMI	Affordable @ 60% AMI			Affordable/Available @ 60% AMI			Affordable, Not Available @ 60% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	11,398	15,025	3,627	132	8,915	-2,483	78	6,110
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	13,826	19,207	5,381	139	10,877	-2,949	79	8,330
Ocala, FL MSA	Marion	13,196	11,285	-1,911	86	5,606	-7,590	42	5,679
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	151,395	74,812	-76,583	49	53,688	-97,707	35	21,124
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	27,204	19,654	-7,550	72	13,561	-13,643	50	6,093
Palm Coast, FL HMFA	Flagler	4,248	2,035	-2,213	48	1,210	-3,038	28	825
Panama City-Lynn Haven, FL MSA	Bay	9,340	9,987	647	107	6,959	-2,381	75	3,028
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	22,010	28,909	6,899	131	16,053	-5,957	73	12,856
Port St. Lucie, FL MSA	Martin, St. Lucie	19,753	9,882	-9,871	50	7,262	-12,491	37	2,620
Punta Gorda, FL MSA	Charlotte	6,002	5,431	-571	90	2,662	-3,340	44	2,769
Sebastian-Vero Beach, FL MSA	Indian River	5,617	5,698	81	101	3,094	-2,523	55	2,604
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	9,714	11,739	2,025	121	5,866	-3,848	60	5,873
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	22,654	24,795	2,141	109	16,589	-6,065	73	8,206

		Renters 0-60% AMI	Affordable @ 60% AMI			Affordable/Available @ 60% AMI			Affordable, Not Available @ 60% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	162,121	101,747	-60,374	63	70,924	-91,197	44	30,823
The Villages, FL MSA	Sumter	5,193	4,044	-1,149	78	2,533	-2,660	49	1,511
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	70,473	37,529	-32,944	53	27,203	-43,270	39	10,326
<b>State of Florida Total</b>		<b>1,109,416</b>	<b>702,052</b>	<b>-407,364</b>	<b>63</b>	<b>468,675</b>	<b>-640,741</b>	<b>42</b>	<b>233,377</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.7. Affordable/Available Detail Table for 0-80% AMI, Florida Regions, 2023 Estimate**

		Renters 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	40,361	32,239	-8,122	80	23,028	-17,333	57	9,211
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	13,122	13,660	538	104	8,946	-4,176	68	4,714
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	32,882	31,073	-1,809	94	22,316	-10,566	68	8,757
Fort Lauderdale, FL HMFA	Broward	139,908	73,686	-66,222	53	55,563	-84,345	40	18,123
Gainesville, FL HMFA (minus Gilchrist)	Alachua	26,733	35,902	9,169	134	26,262	-471	98	9,640
Homosassa Springs, FL MSA	Citrus	8,118	8,002	-116	99	5,693	-2,425	70	2,309
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	131,396	156,711	25,315	119	109,089	-22,307	83	47,622
Lakeland-Winter Haven, FL MSA	Polk	45,707	46,192	485	101	34,026	-11,681	74	12,166
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	229,096	120,369	-108,727	53	85,291	-143,805	37	35,078
Naples-Immokalee-Marco Island, FL MSA	Collier	21,843	18,509	-3,334	85	14,411	-7,432	66	4,098
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	52,323	47,034	-5,289	90	32,547	-19,776	62	14,487

		Renters 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	13,176	20,163	6,987	153	12,111	-1,065	92	8,052
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	18,411	25,167	6,756	137	16,918	-1,493	92	8,249
Ocala, FL MSA	Marion	18,814	18,924	110	101	11,885	-6,929	63	7,039
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	197,419	160,848	-36,571	81	112,345	-85,074	57	48,503
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	34,701	41,971	7,270	121	30,945	-3,756	89	11,026
Palm Coast, FL HMFA	Flagler	5,243	4,483	-760	86	3,110	-2,133	59	1,373
Panama City-Lynn Haven, FL MSA	Bay	12,897	16,042	3,145	124	11,323	-1,574	88	4,719
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	28,740	42,979	14,239	150	26,812	-1,928	93	16,167
Port St. Lucie, FL MSA	Martin, St. Lucie	25,235	21,194	-4,041	84	15,099	-10,136	60	6,095
Punta Gorda, FL MSA	Charlotte	8,203	9,172	969	112	6,206	-1,997	76	2,966
Sebastian-Vero Beach, FL MSA	Indian River	7,531	10,461	2,930	139	6,422	-1,109	85	4,039
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	13,583	18,678	5,095	138	12,001	-1,582	88	6,677
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	30,753	42,046	11,293	137	30,169	-584	98	11,877

		Renters 0-80% AMI	Affordable @ 80% AMI			Affordable/Available @ 80% AMI			Affordable, Not Available @ 80% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	216,328	197,732	-18,596	91	146,081	-70,247	68	51,651
The Villages, FL MSA	Sumter	6,191	7,003	812	113	5,135	-1,056	83	1,868
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	91,821	75,505	-16,316	82	54,122	-37,699	59	21,383
<b>State of Florida Total</b>		<b>1,470,535</b>	<b>1,295,745</b>	<b>-174,790</b>	<b>88</b>	<b>917,856</b>	<b>-552,679</b>	<b>62</b>	<b>377,889</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.8. Affordable/Available Detail Table for 0-100% AMI, Florida Regions, 2023 Estimate**

		Renters 0-100% AMI	Affordable @ 100% AMI			Affordable/Available @ 100% AMI			Affordable, Not Available @ 100% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	50,831	54,093	3,262	106	42,142	-8,689	83	11,951
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	16,957	21,810	4,853	129	15,345	-1,612	90	6,465
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	40,519	49,123	8,604	121	38,264	-2,255	94	10,859
Fort Lauderdale, FL HMFA	Broward	170,615	132,406	-38,209	78	106,309	-64,306	62	26,097
Gainesville, FL HMFA (minus Gilchrist)	Alachua	31,470	41,209	9,739	131	33,569	2,099	107	7,640
Homosassa Springs, FL MSA	Citrus	9,654	10,505	851	109	8,507	-1,147	88	1,998
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	157,912	212,936	55,024	135	158,058	146	100	54,878
Lakeland-Winter Haven, FL MSA	Polk	54,726	63,496	8,770	116	47,000	-7,726	86	16,496
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	276,703	207,139	-69,564	75	159,724	-116,979	58	47,415
Naples-Immokalee-Marco Island, FL MSA	Collier	26,727	26,571	-156	99	23,012	-3,715	86	3,559
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	64,294	75,086	10,792	117	55,210	-9,084	86	19,876

		Renters 0-100% AMI	Affordable @ 100% AMI			Affordable/Available @ 100% AMI			Affordable, Not Available @ 100% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	14,961	22,951	7,990	153	15,178	217	101	7,773
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	20,650	26,804	6,154	130	19,366	-1,284	94	7,438
Ocala, FL MSA	Marion	23,240	27,223	3,983	117	20,328	-2,912	87	6,895
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	247,715	274,023	26,308	111	203,109	-44,606	82	70,914
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	39,719	58,257	18,538	147	43,814	4,095	110	14,443
Palm Coast, FL HMFA	Flagler	5,849	7,189	1,340	123	5,164	-685	88	2,025
Panama City-Lynn Haven, FL MSA	Bay	15,768	23,487	7,719	149	16,805	1,037	107	6,682
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	35,032	54,071	19,039	154	36,717	1,685	105	17,354
Port St. Lucie, FL MSA	Martin, St. Lucie	32,408	31,358	-1,050	97	25,151	-7,257	78	6,207
Punta Gorda, FL MSA	Charlotte	9,394	11,918	2,524	127	8,570	-824	91	3,348
Sebastian-Vero Beach, FL MSA	Indian River	9,363	12,101	2,738	129	8,920	-443	95	3,181
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	16,553	20,604	4,051	124	15,144	-1,409	91	5,460
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	36,613	48,161	11,548	132	38,386	1,773	105	9,775

		Renters 0-100% AMI	Affordable @ 100% AMI			Affordable/Available @ 100% AMI			Affordable, Not Available @ 100% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	272,603	313,659	41,056	115	239,011	-33,592	88	74,648
The Villages, FL MSA	Sumter	7,373	8,582	1,209	116	7,602	229	103	980
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	111,142	116,480	5,338	105	90,630	-20,512	82	25,850
<b>State of Florida Total</b>		<b>1,798,791</b>	<b>1,951,242</b>	<b>152,451</b>	<b>108</b>	<b>1,481,035</b>	<b>-317,756</b>	<b>82</b>	<b>470,207</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.9. Affordable/Available Detail Table for 0-120% AMI, Florida Regions, 2023 Estimate**

		Renters 0-120% AMI	Affordable @ 120% AMI			Affordable/Available @ 120% AMI			Affordable, Not Available @ 120% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	60,389	71,883	11,494	119	60,037	-352	99	11,846
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	20,233	24,538	4,305	121	20,823	590	103	3,715
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	45,365	58,260	12,895	128	47,282	1,917	104	10,978
Fort Lauderdale, FL HMFA	Broward	196,584	187,813	-8,771	96	158,700	-37,884	81	29,113
Gainesville, FL HMFA (minus Gilchrist)	Alachua	33,784	42,074	8,290	125	36,360	2,576	108	5,714
Homosassa Springs, FL MSA	Citrus	10,578	12,389	1,811	117	10,294	-284	97	2,095
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	178,839	233,831	54,992	131	187,049	8,210	105	46,782
Lakeland-Winter Haven, FL MSA	Polk	65,005	76,887	11,882	118	62,369	-2,636	96	14,518
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	315,521	290,526	-24,995	92	237,011	-78,510	75	53,515
Naples-Immokalee-Marco Island, FL MSA	Collier	28,997	32,374	3,377	112	27,814	-1,183	96	4,560
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	74,946	90,233	15,287	120	72,145	-2,801	96	18,088

		Renters 0-120% AMI	Affordable @ 120% AMI			Affordable/Available @ 120% AMI			Affordable, Not Available @ 120% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	18,025	23,531	5,506	131	18,332	307	102	5,199
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	23,248	28,193	4,945	121	22,570	-678	97	5,623
Ocala, FL MSA	Marion	27,513	34,887	7,374	127	27,292	-221	99	7,595
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	280,253	365,787	85,534	131	285,527	5,274	102	80,260
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	44,934	64,288	19,354	143	51,847	6,913	115	12,441
Palm Coast, FL HMFA	Flagler	7,007	8,152	1,145	116	6,246	-761	89	1,906
Panama City-Lynn Haven, FL MSA	Bay	18,417	26,398	7,981	143	20,845	2,428	113	5,553
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	41,597	55,885	14,288	134	43,511	1,914	105	12,374
Port St. Lucie, FL MSA	Martin, St. Lucie	35,704	39,219	3,515	110	32,264	-3,440	90	6,955
Punta Gorda, FL MSA	Charlotte	10,649	13,543	2,894	127	10,410	-239	98	3,133
Sebastian-Vero Beach, FL MSA	Indian River	11,420	13,545	2,125	119	11,354	-66	99	2,191
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	19,463	22,221	2,758	114	18,786	-677	97	3,435
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	40,433	49,615	9,182	123	43,171	2,738	107	6,444

		Renters 0-120% AMI	Affordable @ 120% AMI			Affordable/Available @ 120% AMI			Affordable, Not Available @ 120% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	308,898	397,276	88,378	129	313,771	4,873	102	83,505
The Villages, FL MSA	Sumter	7,513	9,284	1,771	124	8,050	537	107	1,234
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	125,487	146,495	21,008	117	118,623	-6,864	95	27,872
<b>State of Florida Total</b>		<b>2,050,802</b>	<b>2,419,127</b>	<b>368,325</b>	<b>118</b>	<b>1,952,483</b>	<b>-98,319</b>	<b>95</b>	<b>466,644</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

**Table 4.10. Affordable/Available Detail Table for 0-140% AMI, Florida Regions, 2023 Estimate**

		Renters 0-140% AMI	Affordable @ 140% AMI			Affordable/Available @ 140% AMI			Affordable, Not Available @ 140% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Cape Coral-Fort Myers, FL MSA	Lee	66,499	79,200	12,701	119	68,996	2,497	104	10,204
Crestview-Fort Walton Beach-Destin, FL HMFA	Okaloosa	22,574	26,808	4,234	119	23,756	1,182	105	3,052
Deltona-Daytona Beach-Ormond Beach, FL HMFA	Volusia	50,505	62,355	11,850	123	52,967	2,462	105	9,388
Fort Lauderdale, FL HMFA	Broward	212,755	230,465	17,710	108	198,527	-14,228	93	31,938
Gainesville, FL HMFA (minus Gilchrist)	Alachua	35,582	42,171	6,589	119	38,132	2,550	107	4,039
Homosassa Springs, FL MSA	Citrus	10,738	12,720	1,982	118	10,785	47	100	1,935
Jacksonville, FL HMFA/Baker County, FL HMFA (plus Putnam)	Baker, Clay, Duval, Nassau, Putnam, St. Johns	192,283	236,722	44,439	123	201,261	8,978	105	35,461
Lakeland-Winter Haven, FL MSA	Polk	70,837	84,656	13,819	120	71,279	442	101	13,377
Miami-Miami Beach-Kendall, FL HMFA (plus Monroe)	Miami-Dade, Monroe	343,523	353,089	9,566	103	299,145	-44,378	87	53,944
Naples-Immokalee-Marco Island, FL MSA	Collier	31,000	34,445	3,445	111	30,737	-263	99	3,708
North Port-Sarasota-Bradenton, FL MSA	Manatee, Sarasota	81,399	96,073	14,674	118	81,622	223	100	14,451

		Renters 0-140% AMI	Affordable @ 140% AMI			Affordable/Available @ 140% AMI			Affordable, Not Available @ 140% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Northeast Nonmetropolitan Area (plus Gilchrist and Levy)	Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Madison, Suwannee, Taylor, Union	19,277	24,565	5,288	127	19,772	495	103	4,793
Northwest Nonmetropolitan Area (plus Gadsden, Jefferson, Wakulla, and Walton)	Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Liberty, Wakulla, Walton, Washington	24,787	30,384	5,597	123	25,532	745	103	4,852
Ocala, FL MSA	Marion	30,631	36,513	5,882	119	31,328	697	102	5,185
Orlando-Kissimmee-Sanford, FL MSA	Lake, Orange, Osceola, Seminole	309,385	396,320	86,935	128	326,649	17,264	106	69,671
Palm Bay-Melbourne-Titusville, FL MSA	Brevard	48,727	65,417	16,690	134	55,812	7,085	115	9,605
Palm Coast, FL HMFA	Flagler	7,713	9,142	1,429	119	7,861	148	102	1,281
Panama City-Lynn Haven, FL MSA	Bay	20,968	27,813	6,845	133	23,770	2,802	113	4,043
Pensacola-Ferry Pass-Brent, FL MSA	Escambia, Santa Rosa	46,130	56,342	10,212	122	48,208	2,078	105	8,134
Port St. Lucie, FL MSA	Martin, St. Lucie	38,352	43,436	5,084	113	37,729	-623	98	5,707
Punta Gorda, FL MSA	Charlotte	12,039	15,044	3,005	125	12,904	865	107	2,140
Sebastian-Vero Beach, FL MSA	Indian River	12,377	13,608	1,231	110	12,062	-315	97	1,546
South Nonmetropolitan Area (minus Monroe, plus Highlands)	DeSoto, Glades, Hardee, Hendry, Highlands, Okeechobee	20,734	23,859	3,125	115	21,416	682	103	2,443
Tallahassee, FL HMFA (minus Gadsden and Jefferson)	Leon	41,974	50,463	8,489	120	45,233	3,259	108	5,230

		Renters 0-140% AMI	Affordable @ 140% AMI			Affordable/Available @ 140% AMI			Affordable, Not Available @ 140% AMI
A		B	C	D	E	F	G	H	I
Modified Metropolitan Statistical Area (MSA)/HUD Metro Fair Market Rent Area (HMFA)	Counties	Renter Households	Affordable Units	Difference Between Renters and Affordable Units (C-B)	Affordable Units per 100 Renter Households (C/(B/100))	Affordable & Available Units	Difference Between Renters and Affordable & Available Units (F-B)	Affordable & Available Units per 100 Renter Households (F/(B/100))	Affordable Units Occupied by Households Above Income Ceiling (C-F)
Tampa-St. Petersburg-Clearwater, FL MSA	Hernando, Hillsborough, Pasco, Pinellas	338,243	423,624	85,381	125	353,799	15,556	105	69,825
The Villages, FL MSA	Sumter	8,165	9,354	1,189	115	8,603	438	105	751
West Palm Beach-Boca Raton, FL HMFA	Palm Beach	137,265	164,058	26,793	120	140,079	2,814	102	23,979
<b>State of Florida Total</b>		<b>2,234,462</b>	<b>2,648,646</b>	<b>414,184</b>	<b>119</b>	<b>2,247,964</b>	<b>13,502</b>	<b>101</b>	<b>400,682</b>

Source: Shimberg Center tabulation of U.S. Census Bureau, 2023 American Community Survey

## 5. Homeless Families and Individuals

This section of the Rental Market Study estimates the number of homeless individuals and families in Florida. Estimates of homeless persons are based on two sources: 1) Point in Time counts of sheltered and unsheltered homeless persons submitted to HUD by Florida's local homeless coalitions, and 2) estimates of homeless families and unaccompanied youth who are doubled up with friends or family or living in hotels and motels, based on data on homeless students collected by the Florida Department of Education (FDOE).

According to these two sources, the statewide homeless counts are as follows:

- 29,848 homeless individuals. This includes 23,799 sheltered and unsheltered individuals from the Point in Time counts, including single adults, married adults without children, unaccompanied youth, children in sibling groups or other similar groups, and adolescent parents with children. It also includes 6,049 unaccompanied youth doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.
- 44,234 homeless families with children. This includes 2,387 sheltered and unsheltered families from the Continuum of Care Point in Time counts. It also includes 41,847 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count.

Compared to the 2022 Rental Market Study, these numbers indicate a 14 percent increase in homeless individuals and a 28 percent increase in homeless families with children. These changes are driven by increases in individuals identified in the 2024 Point in Time count and a sharp increase in homeless student counts from the Department of Education. The total number of homeless students grew from 79,782 students in 2019-2020 to 94,899 students in 2022-2023. The higher 2022-2023 numbers include large increases in student homelessness in Lee County and other Gulf Coast counties following Hurricane Ian in September 2022, but numbers were also higher throughout most areas of the state.

The report then estimates the supply of transitional housing and permanent supportive housing units. Unit counts come from the Housing Inventory Counts in the Continuum of Care plans and the Shimberg Center's Assisted Housing Inventory. Based on these sources, Florida has 16,221 transitional housing and permanent supportive housing beds for individuals and 8,953 transitional and permanent supportive housing units for family households.

### Methodology

The counts of homeless households and housing supply are based on four data sources:

- 2024 Point in Time counts of homeless individuals and families submitted by Florida's local homeless coalitions to the U.S. Department of Housing and Urban Development (HUD) as part of the annual Continuum of Care plan. Each coalition represents a county or a group of counties in Florida. All counties in Florida except Baker, Dixie, and Union are represented by homeless coalitions. The plans are required by HUD as part of the coalitions' applications for McKinney-Vento Act homeless assistance funds.

The Point in Time count is a one-day census of homeless persons in each Continuum of Care area during the last 10 days of January. HUD does not allow the use of multipliers or other estimating methods to produce a population number. HUD compiles data from the plans into its Annual Homeless Assessment Report (AHAR).

- Florida Department of Education's (FDOE) 2022-2023 Homeless Students Count, which is based on data submitted by homeless liaisons from all Florida school districts. The counts include students identified as homeless at any point during the 2022-2023 school year; the 2023-2024 school year dataset was not yet available for analysis. For each county, students are categorized by place of nighttime residence (shelters, unsheltered locations, doubled up, hotels/motels, etc.) and accompaniment status (unaccompanied youth vs. living with family). The students are counted once per school year the first time they are identified as homeless, regardless of whether they have more than one instance of homelessness.
- 2024 Housing Inventory Counts of transitional and permanent supportive housing units, also submitted to HUD by local homeless coalitions as part of the Continuum of Care plans and included in HUD's Annual Homeless Assessment Report.
- The Shimberg Center's Assisted Housing Inventory, which identifies subsidized rental housing developments reserved for homeless individuals and families.

The HUD AHAR data includes 1) "sheltered homeless persons" in emergency shelters, transitional housing, and "Safe Havens," and 2) "unsheltered homeless persons" whose nighttime residence is a public place not designed for regular sleeping accommodations.

Florida Housing's definition of homelessness is more expansive than the sheltered/unsheltered criteria used by HUD. Therefore, we supplement the Point in Time counts with the FDOE counts of homeless students to estimate the number of families with children and unaccompanied youth who are doubled up other family and friends or in hotels and motels. Limiting the FDOE data to these categories avoids double-counting the sheltered and unsheltered homeless families already included in the Point in Time counts. Note that the FDOE dataset includes only students enrolled in school. It excludes babies and young children, as well as school-age children not attending school.

## Need: Counts for Families and Individuals

Homeless persons are classified into two groups: 1) families with dependent children ("family households" or "families"), and 2) persons without dependent children, including single individuals, unaccompanied youth, and other adults such as a married couple without children ("individuals").

The estimate of family households is the sum of two components:

- The total number of sheltered and unsheltered families with dependent children from the Point in Time counts, as reported in the Continuum of Care plans for each region.
- An estimate of families with school-age children who are doubled up and in hotels and motels based on the FDOE student count. The FDOE report classifies students by place of nighttime residence, with doubled up and hotels/motels as two of the categories. We summed these categories to obtain the total number of students of interest. We did not use other categories of nighttime residence (shelters, unsheltered locations) because these students and their families should already be included in the Point in Time counts.

Two additional steps were necessary to estimate family households from student counts. First, FDOE's statewide 2022-2023 student totals indicate that 92.6 percent of all homeless students are identified as living in families. The remaining 7.4 percent are unaccompanied youth. Therefore, we multiplied the sum of homeless students with place of residence as doubled up and

hotels/motels by .926 to find the number of students living with their families in these locations for each county.

Second, a household may have more than one student. HUD statistics show that sheltered homeless families include an average of 1.96 children per family in Florida.<sup>5</sup> We divided the number of students in families by 1.96 to estimate the number of families. In short, for each county,  $\text{Families} = (\text{Students} * \text{Percentage of students in families}) / (\text{Students per family}) = (\text{Students} * .926) / 1.96$ .

Finally, we aggregated the county-level estimates into Continuum of Care region estimates. A table showing the county-level student data and their conversion to estimates for families and unaccompanied youth is included at the end of this chapter.

Similarly, the estimates of individuals consist of two components:

- 1) The total number of individuals reported in the Point in Time count for each Continuum of Care region. This is a count of persons, not households.
- 2) An estimate of unaccompanied youth who are doubled up and in hotels and motels based on the FDOE student count. As noted above, DOE data indicate that 7.4 percent of homeless students in the state are unaccompanied. We multiplied the number of homeless students with place of residence as doubled up and hotels/motels by .074 to estimate the number of unaccompanied youth living in these locations. Again, county-level figures were aggregated into Continuum of Care area totals.

## Supply: Housing Inventory Counts

Estimates of transitional and permanent supportive housing come from two sources: 1) 2024 Housing Inventory Counts (HIC) submitted to HUD by Continuum of Care coalitions, and 2) the Shimberg Center's Assisted Housing Inventory (AHI). The AHI includes 65 developments with funding from Florida Housing where "homeless" is the target demographic, plus 4,774 units from 606 other developments reserved for special needs populations placed through the Link program. In a small number of cases, the AHI homeless units were also included in the Continuum of Care HIC reports. AHI homeless and Link-occupied units that did not appear in the HIC reports were added to the county totals.

The study counts *units* for families with children and *beds* for other individuals. The transitional and permanent housing units for families in the HIC have the capacity for an average of 2.5 family members. An individual bed, whether in its own unit or a shared facility, by definition houses one person. The report does not include emergency shelter beds as part of the housing supply. HUD and Florida Housing consider shelter beds to be temporary housing. Persons residing in emergency shelters are counted in the homeless population.

## Counts of Homeless Individuals and Families

According to the Point in Time and student counts, an estimated 29,848 individuals were homeless in Florida in 2024. This includes 23,799 sheltered and unsheltered individuals from the Point in Time counts, including single adults, married adults without children, unaccompanied youth, children in sibling groups or other similar groups, and adolescent parents with children. It also includes an estimated 6,049

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<sup>5</sup> U.S. Department of Housing and Urban Development. HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations.

unaccompanied youth doubled up with others and in hotels and motels identified in the FDOE homeless student count.

Among families with children, an estimated 44,234 households were homeless. This includes 2,387 sheltered and unsheltered families from the Point in Time counts and 41,847 families doubled up with others and in hotels and motels, as estimated from the FDOE homeless student count. The estimates may be skewed higher by the use of 2022-2023 school year student data, which includes displacement due to Hurricane Ian.<sup>6</sup>

Table 5.1 and Figures 5.1 and 5.2 on the following pages show the number of homeless individuals and families by county or multi-county region. Four Continuum of Care areas had more than 2,000 homeless individuals: Miami-Dade, Orange-Osceola-Seminole, Broward, and Palm Beach Counties.

For homeless families, Orange-Osceola-Seminole and Miami-Dade Counties had the highest counts, at 6,893 and 5,543 families, respectively. Other regions with more than 2,000 families include Palm Beach, Polk, Broward, Clay-Duval-Nassau, Pinellas, Hillsborough, and Indian River-Martin-St. Lucie Counties. Most of these come from the estimates of families in hotels/motels and doubled up based on FDOE data.

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<sup>6</sup> Estimates of student homelessness by county fluctuate from year to year because of displacement by hurricanes. School year 2023-2024 will reflect the effects of Hurricane Idalia; school year 2024-2025 will reflect the effects of Hurricanes Helene and Milton.

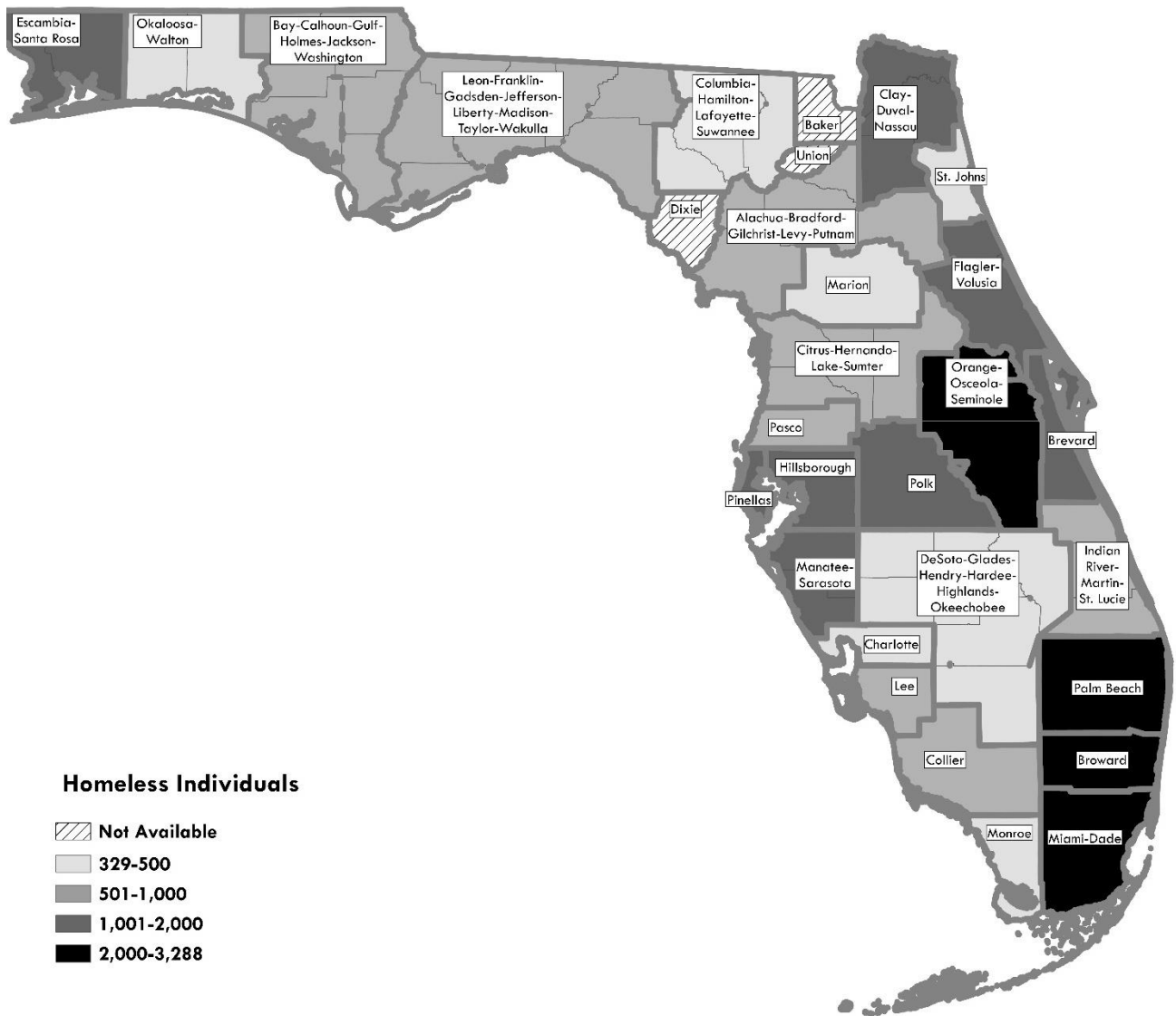
**Table 5.1. Homeless Individuals and Families by Region, 2024**

<b>Counties</b>	<b>Continuum of Care</b>	<b>Individuals: Sheltered &amp; Unsheltered from Point in Time Count</b>	<b>Individuals: Unaccompanied Youth Doubled Up &amp; Hotels/Motels from Student Data</b>	<b>Total Individuals (PIT + Student)</b>	<b>Family Households: Sheltered &amp; Unsheltered from Point in Time Count</b>	<b>Family Households: Est. Families Doubled Up &amp; Hotels/Motels from Student Data</b>	<b>Total Family Households (PIT + Student)</b>
Manatee, Sarasota	FL-500	996	151	1,147	62	1,046	1,108
Hillsborough	FL-501	1,253	272	1,525	228	1,881	2,109
Pinellas	FL-502	1,595	309	1,904	147	2,134	2,281
Polk	FL-503	750	330	1,080	134	2,282	2,416
Flagler, Volusia	FL-504	805	210	1,015	93	1,455	1,548
Okaloosa, Walton	FL-505	321	57	378	21	393	414
Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	FL-506	622	97	719	78	672	750
Orange, Osceola, Seminole	FL-507	2,010	962	2,972	237	6,656	6,893
Alachua, Bradford, Gilchrist, Levy, Putnam	FL-508	633	121	754	43	840	883
Indian River, Martin, St. Lucie	FL-509	445	282	727	78	1,950	2,028
Clay, Duval, Nassau	FL-510	1,100	325	1,425	73	2,248	2,321
Escambia, Santa Rosa	FL-511	1,025	191	1,216	25	1,319	1,344
St. Johns	FL-512	362	30	392	33	211	244
Brevard	FL-513	959	102	1,061	56	708	764
Marion	FL-514	282	82	364	33	570	603
Bay, Calhoun, Gulf, Holmes, Jackson, Washington	FL-515	433	170	603	22	1,175	1,197
Desoto, Glades, Hardee, Hendry, Highlands, Okeechobee	FL-517	358	120	478	68	833	901
Columbia, Hamilton, Lafayette, Suwannee	FL-518	341	62	403	63	427	490
Pasco	FL-519	593	119	712	41	820	861
Citrus, Hernando, Lake, Sumter	FL-520	565	230	795	67	1,594	1,661
Miami-Dade	FL-600	2,546	742	3,288	409	5,134	5,543
Broward	FL-601	2,054	319	2,373	119	2,208	2,327
Charlotte	FL-602	267	62	329	27	429	456
Lee	FL-603	769	114	883	54	791	845
Monroe	FL-604	425	32	457	9	222	231

<b>Counties</b>	<b>Continuum of Care</b>	<b>Individuals: Sheltered &amp; Unsheltered from Point in Time Count</b>	<b>Individuals: Unaccompanied Youth Doubled Up &amp; Hotels/Motels from Student Data</b>	<b>Total Individuals (PIT + Student)</b>	<b>Family Households: Sheltered &amp; Unsheltered from Point in Time Count</b>	<b>Family Households: Est. Families Doubled Up &amp; Hotels/Motels from Student Data</b>	<b>Total Family Households (PIT + Student)</b>
Palm Beach	FL-605	1,825	384	2,209	97	2,656	2,753
Collier	FL-606	465	131	596	70	908	978
<b>Florida Total</b>		<b>23,799</b>	<b>6,049</b>	<b>29,848</b>	<b>2,387</b>	<b>41,847</b>	<b>44,234</b>

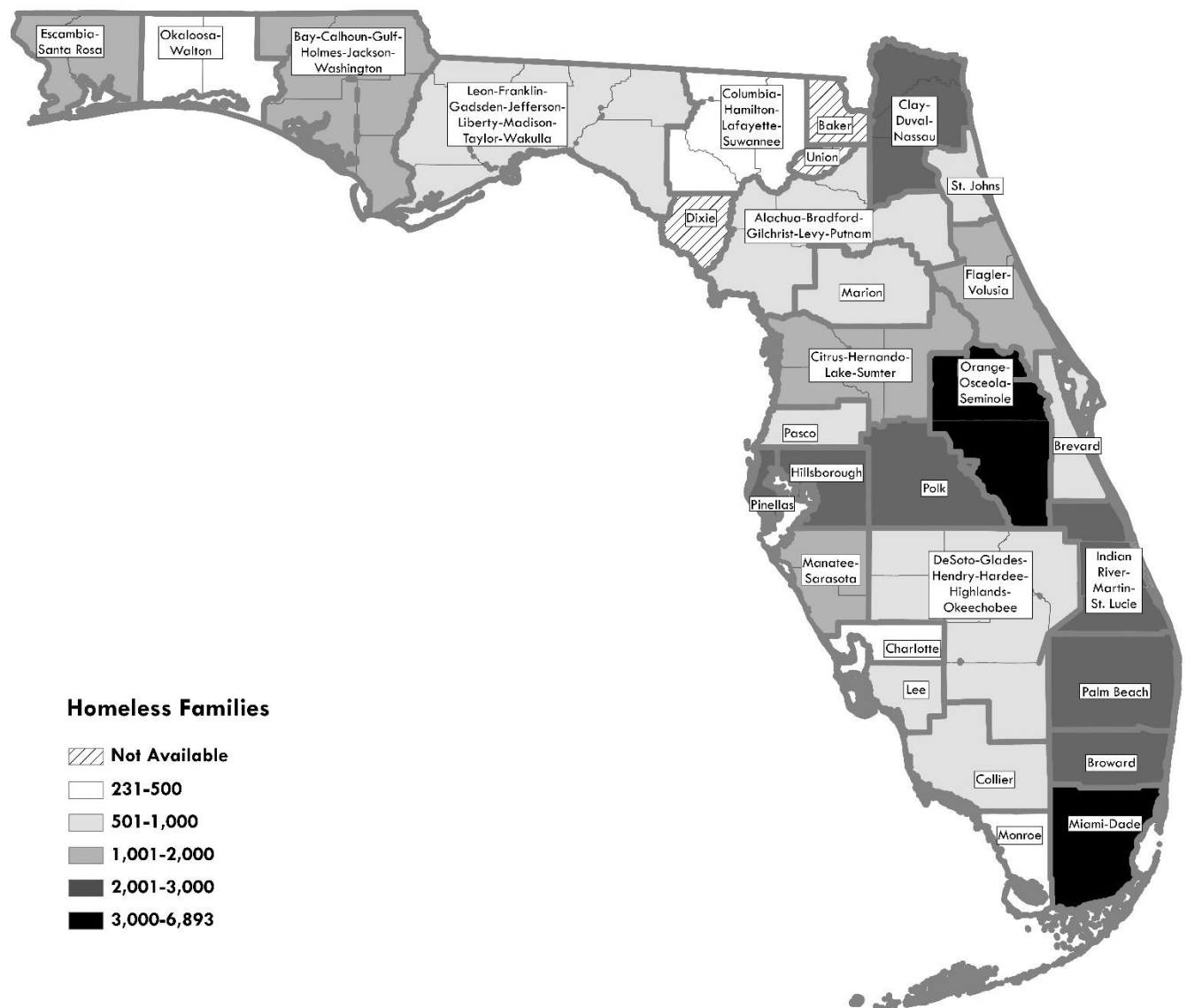
Source: Shimberg Center tabulation of U.S. Department of Housing and Urban Development, 2024 Annual Homeless Assessment; Florida Department of Education, 2022-2023 Counts of Homeless Students by District

**Figure 5.1. Homeless Individuals by Region, 2024**



Source: Shimberg Center tabulation of U.S. Department of Housing and Urban Development, 2024 Annual Homeless Assessment; Florida Department of Education, 2022-2023 Counts of Homeless Students by District

**Figure 5.2. Homeless Families by Region, 2024**



Source: Shimberg Center tabulation of U.S. Department of Housing and Urban Development, 2024 Annual Homeless Assessment; Florida Department of Education, 2022-2023 Counts of Homeless Students by District

## Subpopulations

HUD's *Annual Homeless Assessment Report* also includes counts of homeless persons by subpopulation. Table 5.2 lists the statewide subpopulation counts for 2024. Not all homeless persons are included in the list of subpopulations, and a person may appear in more than one category.

**Table 5.2. Homeless Persons by Subpopulation, Florida, 2024**

Subpopulation	Persons
Chronically Homeless	6,860
Severely Mentally Ill	5,916
Chronic Substance Abuse	4,604
Veterans	2,333
Persons with HIV/AIDS	527
Victims of Domestic Violence	2,454
Unaccompanied Youth (Under 18)	232
Unaccompanied Youth (18-24)	1,135
Parenting Youth	198

Source: Shimberg Center tabulation of U.S. Department of Housing and Urban Development, HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

For the Point in Time Count, HUD defines a chronically homeless person as one who is 1) Homeless and lives in a place not meant for human habitation, a safe haven, or in an emergency shelter; 2) Has been homeless and living or residing in a place not meant for human habitation, a safe haven, or in an emergency shelter continuously for at least 1 year or on at least four separate occasions in the last three years where the combined length of time homeless in those occasions is at least 12 months; and 3) Has a disability.”<sup>7</sup> Of the 6,860 people reporting chronic homelessness, 89 percent (6,100) were individuals; the remaining 11 percent (760) were accompanied by family.

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<sup>7</sup> U.S. Department of Housing and Urban Development, “Notice for Housing Inventory Count (HIC) and Point-in-Time (PIT) Data Collection for Continuum of Care (CoC) Program and the Emergency Solutions Grants (ESG) Program,” November 18, 2015. <https://www.hudexchange.info/resources/documents/Notice-CPD-15-010-2016-HIC-PIT-Data-Collection-Notice.pdf>

## Transitional and Permanent Housing Supply

Florida has 16,221 transitional housing and permanent supportive housing beds for individuals. For families with children, there are 8,953 transitional and permanent supportive housing units statewide. These include beds and units listed in the Housing Inventory Counts plus units set aside for homeless populations and Link units from the Assisted Housing Inventory.<sup>8</sup>

Table 5.3 below shows the supply of beds for individuals and units for families. Note that some of this supply is reserved for specific subpopulations, so not all beds and units are available to all people counted in the need tables.

The table also calculates each region's "level of effort" in providing permanent supportive housing compared to the homeless population. The level of effort equals the number of permanent supportive housing units divided by the number of individuals or families who are currently homeless from Table 5.1. A level of effort ratio below 1.0 indicates that there are more homeless individuals or families than there are permanent supportive housing beds or units. A ratio greater than 1.0 would indicate that the region has more permanent supportive housing beds or units than individuals or families who are currently homeless.

Statewide, the level of effort ratio is 0.54 for housing for individuals and 0.20 for housing for families. This means that Florida has 54 permanent supportive housing individual beds for every 100 homeless individuals and 20 permanent supportive housing family units for every 100 homeless families. The level of effort for family units increased substantially over the 0.11 level from the 2022 Rental Market Study, as the Link program has added units in family developments.

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<sup>8</sup> The assisted housing counts are based on set-aside estimates for homeless households and Link units from Florida Housing records. Units are assumed to be for families in developments that contain units with 2 bedrooms or more, and for individuals in developments with only studio and 1-bedroom apartments. For pipeline developments where the unit breakdown is unknown, units are assumed to be for families if "family" is one of the target populations and for individuals in developments with only homeless, elderly, or persons with disabilities as target populations. In practice, some of the units for "families" are likely to serve homeless individuals, either alone or in shared units.

**Table 5.3. Transitional and Permanent Housing Supply by Region, 2024**

HUD Continuum of Care	Counties	Individuals			Families		
		Transitional Housing Beds: HIC	Total Individual PSH beds (AHI + HIC)	Permanent Supportive Housing Level of Effort	Transitional Housing Units: HIC	Total Family PSH Units (AHI + HIC)	Permanent Supportive Housing Level of Effort
FL-500	Manatee, Sarasota	222	435	0.38	52	234	0.21
FL-501	Hillsborough	41	1,225	0.80	3	515	0.24
FL-502	Pinellas	244	1,562	0.82	29	418	0.18
FL-503	Polk	144	99	0.09	37	312	0.13
FL-504	Flagler, Volusia	83	106	0.10	42	176	0.11
FL-505	Okaloosa, Walton	0	161	0.43	0	34	0.08
FL-506	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla	70	419	0.58	30	148	0.20
FL-507	Orange, Osceola, Seminole	360	2,203	0.74	105	1,280	0.19
FL-508	Alachua, Bradford, Gilchrist, Levy, Putnam	31	804	1.07	8	162	0.18
FL-509	Indian River, Martin, St. Lucie	2	368	0.51	12	95	0.05
FL-510	Clay, Duval, Nassau	375	1,421	1.00	20	559	0.24
FL-511	Escambia, Santa Rosa	256	247	0.20	10	80	0.06
FL-512	St. Johns	21	46	0.12	18	28	0.11
FL-513	Brevard	187	598	0.56	36	231	0.30
FL-514	Marion	31	262	0.72	27	66	0.11
FL-515	Bay, Calhoun, Gulf, Holmes, Jackson, Washington	82	78	0.13	0	97	0.08
FL-517	Desoto, Glades, Hardee, Hendry, Highlands, Okeechobee	5	76	0.16	0	38	0.04
FL-518	Columbia, Hamilton, Lafayette, Suwannee	27	91	0.23	0	12	0.02

HUD Continuum of Care	Counties	Individuals			Families		
		Transitional Housing Beds: HIC	Total Individual PSH beds (AHI + HIC)	Permanent Supportive Housing Level of Effort	Transitional Housing Units: HIC	Total Family PSH Units (AHI + HIC)	Permanent Supportive Housing Level of Effort
FL-519	Pasco	127	375	0.53	20	239	0.28
FL-520	Citrus, Hernando, Lake, Sumter	138	146	0.18	36	212	0.13
FL-600	Miami-Dade	305	3,708	1.13	38	1,730	0.31
FL-601	Broward	35	1,004	0.42	50	563	0.24
FL-602	Charlotte	23	73	0.22	0	53	0.12
FL-603	Lee	0	111	0.13	0	602	0.71
FL-604	Monroe	132	159	0.35	0	82	0.36
FL-605	Palm Beach	136	340	0.15	15	949	0.34
FL-606	Collier	7	104	0.17	20	38	0.04
<b>State of Florida Total</b>		3,084	16,221	0.54	608	8,953	0.20

Notes: A level of effort ratio below 1.0 indicates that there are more homeless individuals or families than permanent supportive housing beds or units. A ratio greater than 1.0 indicates more permanent supportive housing beds or units than individuals or families who are currently homeless.

Source: Shimberg Center tabulation of U.S. Department of Housing and Urban Development, 2024 Annual Homeless Assessment: Part 1 - Point in Time Estimates of Homelessness in the U.S.; Shimberg Center for Housing Studies, Assisted Housing Inventory

## Data Limitations

Both sources of data on homeless individuals and families contain uncertainty. The Point in Time counts are difficult to perform accurately, particularly as coalitions attempt to identify unsheltered populations. Factors such as the weather on the day of the count and the coalitions' familiarity with the locations most likely occupied by unsheltered persons affect the accuracy of the count.

For the FDOE data, only students whose homeless status is known by school districts' homeless liaisons are included. Many students and their parents may not report their status because they are unaware of the services that could be available to them or because of the stigma attached to homelessness. Displacement by hurricanes may lead to temporary increases in counties affected by that year's storms.

Moreover, the student data include only children enrolled in school. This excludes children who are too young to attend school and school age children who have dropped out of school. The exclusion of young children and others not in school will result in underestimates of families with children for two reasons. First, households with only children out of school are not counted at all. Second, the Florida average of 1.96 children per family includes both school age and younger children; a separate average for school age children is not available. Therefore, the average number of students per family is likely lower. That is, in the  $\text{Families} = (\text{Students} * \text{Percentage of students in families}) / (\text{Students per family})$  equation, reducing the denominator (Students per family) would result in higher family counts.

Because they are based on counts of actual beds provided by local agencies, the supply estimates in the Continuum of Care plans are more precise. It is likely that Table 5.3 above includes most if not all of the state's supply of transitional housing and permanent supportive housing. However, the supply data does not include housing for homeless persons other than the beds and units reserved specifically for them, such as Florida Housing's family units.

Finally, housing facilities serving homeless persons often are directed toward a specific population. These facilities and their services may not be appropriate for other populations. For example, a supportive housing facility for single adults with HIV/AIDS is not interchangeable with a facility for youth aging out of foster care, but both would be counted in the general supply of housing for homeless individuals. Therefore, the aggregate supply numbers mask the need for a number of types of facilities matching the different types of services needed by homeless individuals and families.

## 6. Special Needs Households

This section of the Rental Market Study estimates the affordable rental housing needs of persons with special needs. Under Florida Statute, a person with special needs is defined as:

*An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under s. [409.1451](#)(5); a survivor of domestic violence as defined in s. [741.28](#); or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits. (Section 420.0004 (13), Florida Statutes)*

No single data source provides counts of households that meet these precise conditions. The major source of data for statewide and county estimates of low-income, cost burdened renters, the American Community Survey (ACS), does include a number of relevant data components on disability and income from benefit programs. However, the ACS does not contain enough detail on disability types to provide a full picture of adults needing independent living services, and it contains no data on survivors of domestic violence or youth aging out of foster care.

Therefore, in this report we combine a series of approximations from the ACS and State administrative data to provide estimates of the number of households that most closely meet the State's special needs definition. As elsewhere in the Rental Market Study, a household is considered to be "low income" if household income is at or below 60 percent of the area median income (AMI) and "cost burdened" if it pays more than 40 percent of income for gross rent.

### Renter Households with Persons with a Disabling Condition Receiving Benefits

The first segment of the estimate includes cost burdened renter households with persons receiving Social Security, Supplemental Security Income (SSI), or veterans' benefits related to disability. The main data source is the 2023 American Community Survey.

In addition to questions about tenure, income and housing costs, the ACS includes three sets of questions related to households with special needs:

- **Disability.** The ACS asks whether household members have any of six types of disabilities: hearing, vision, cognitive, ambulatory, self-care, and independent living. A respondent is considered a person with a disability if he/she reports at least one of the six disability types.<sup>9</sup>
- **Benefits.** The ACS asks whether any member of the household receives income from Social Security. It does not distinguish between Social Security Disability Insurance (SSDI), which requires a disability determination from the Social Security Administration, and Social Security retirement benefits. A separate question asks whether any household members receive SSI.

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<sup>9</sup> The Census Bureau defines the six disability types as follows: 1) Hearing Difficulty: deaf or having serious difficulty hearing; 2) Vision Difficulty: blind or having serious difficulty seeing, even when wearing glasses; 3) Cognitive Difficulty: because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; 4) Ambulatory Difficulty: having serious difficulty walking or climbing stairs; 5) Self-care Difficulty: having difficulty bathing or dressing; 6) Independent Living Difficulty: because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping. See <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html>.

- *VA disability status.* The ACS does not ask directly whether household members receive veterans' disability benefits. Instead, it asks whether any household members are veterans and, if so, whether they have received a "service-connected disability rating" from U.S. Department of Veterans Affairs. Veterans with a disability rating of 10 percent or higher are entitled to monthly disability compensation.

Based on these variables, the following household estimate assumes that an adult receives disability-related benefits in accordance with Florida's special needs definition if he/she meets at least one of the following conditions:

- Age 18-64, with a disability and receiving Social Security (as a proxy for SSDI receipt).<sup>10</sup>
- Age 18 or older, with a disability and receiving SSI.
- Age 18 or older, with a VA service-related disability rating of 10 percent or more.

We cross-tabulated the households with at least one adult meeting this definition against low-income (at or below 60 percent area median income), cost burdened (paying more than 40 percent of income for gross rent) renter households in Florida. As in the county needs section, estimates were updated to 2025 figures using population projections produced by University of Florida's Bureau of Economic and Business Research. This yielded an estimate of **92,545** cost burdened renter households receiving disability-related benefits statewide.

## Survivors of Domestic Violence

No ACS data is available regarding incidence of domestic violence. Therefore, the second part of the core estimate relies on data on emergency shelter use reported to the Florida Department of Children and Families by the state's 42 certified domestic violence centers. In the 2023-2024 fiscal year, these centers provided residential services to an estimated **7,147** households.

## Youth Aging Out of Foster Care

The ACS does not include data on foster care arrangements or youth aging out of foster care. Instead, this segment of the core estimate relies on unduplicated counts of young adults receiving Aftercare, Extended Foster Care, and Postsecondary Education Services. In all, **2,066** young adults received at least one of these services in fiscal year 2023-2024.

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<sup>10</sup> Persons age 65 and older are excluded because they would receive Social Security retirement benefits rather than Social Security Disability Insurance, regardless of disability. The disability benefits are automatically converted to retirement benefits when the recipient reaches full retirement age.

**Table 6.1. Estimates of Households with Persons with Special Needs, Florida**

<b>Category</b>	<b>Definition</b>	<b>Estimate</b>	<b>Data Sources</b>
Disability-related benefits	Low-income ( $\leq 60\%$ AML), cost burdened ( $>40\%$ ) renter households with at least one household member who is: 1) age 18-64, with a disability, receiving Social Security; 2) age 18+, with a disability, receiving SSI; 3) age 18+ with a VA service-related disability rating of 10 percent or more	92,545 (including 34,872 headed by someone under age 55 and 57,673 headed by someone 55 or older)	U.S. Census Bureau, 2023 American Community Survey Public Use Microdata Sample; University of Florida Bureau of Economic and Business Research, Population Estimates and Projections
Survivors of domestic violence	Estimated number of households based on total number of persons using domestic violence emergency shelters	7,147	Florida Department of Children and Families, Domestic Violence Annual Report, 7/1/2023-6/30/2024. Based on 12,543 individuals receiving shelter and 2021-2022 estimated average household size of 1.8 persons (total recipients divided by adult recipients).
Youth aging out of foster care	Estimate based on unduplicated count of young adults receiving Aftercare, Extended Foster Care, and Postsecondary Education Services	2,066	Florida Department of Children and Families
<b>Total</b>			<b>101,758</b>

These data categories are drawn to minimize the likelihood of overlap, particularly as persons living in group quarters such as domestic violence shelters or youth shelters would not be counted as households in the Census. However, there may be a small amount of overlap. For example, a young person receiving SSI because of a disability might also appear in the category for youth aging out of foster care.

## 7. Farmworker Housing Needs in Florida

This segment of the Rental Market Study discusses the need for rental housing for Florida's farmworkers. It compares the number of farmworkers and their households to the capacity of the state's migrant labor housing and affordable farmworker housing developments. Some definitions are key to understanding the analysis:

- *Migrant* farmworkers travel more than 75 miles to find farm work.<sup>11</sup>
- *Seasonal* farmworkers perform labor in agriculture but do not migrate.
- *Accompanied* farmworkers are those living with a spouse, children, or parents, or minor farmworkers living with a sibling.
- *Unaccompanied* farmworkers do not live with immediate family.
- *Migrant camps* receive permits from the Florida Department of Health (DOH) to house farmworkers.
- *Farmworker multifamily developments* provide affordable rental units to low-income farmworker households. They receive subsidies from Florida Housing or U.S. Department of Agriculture's Rural Development (USDA RD) division.

See the *Methodology for Farmworker Estimates* section for techniques used to estimate the numbers of migrant and seasonal workers, accompanied and unaccompanied workers, households, and housing supply.

The farmworker count includes people working in the United States temporarily under the federal H-2A visa program. The H-2A program allows U.S. growers or contractors to bring foreign workers to the U.S. to fill temporary or seasonal agriculture jobs if they can "demonstrate that there are not sufficient U.S. workers who are able, willing, qualified, and available to do the temporary work."<sup>12</sup> The number of H-2A workers certified in Florida has grown quickly, increasing from 30,462 in 2018 to 47,396 in 2024.

Employers are required to provide housing for H-2A workers, but in some cases, employers may choose to lease existing affordable or other housing for this purpose. In Florida, H-2A worker housing is part of the DOH-licensed migrant camp inventory. In this report, H-2A workers are listed separately from other migrant worker counts. All H-2A workers are assumed to be unaccompanied.

### Farmworker Population and Household Estimates

#### Statewide

Florida had an estimated 115,328 farmworkers in 2024, the most recent year for which full data are available. These workers are estimated to form 101,556 households: 68,577 single-person "households" of unaccompanied individuals and 32,978 family households including at least one accompanied worker. The totals reflect an increase in the share of H-2A workers over the 2022 Rental Market Study. The shares of other migrant workers and seasonal workers declined, both because of the increase in H-2A workers and because of an estimated increase in the number of hours worked per week by non-H-2A workers.

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<sup>11</sup> Definitions of migrant vs. seasonal and accompanied vs. unaccompanied farmworkers come from the Department of Labor's National Agricultural Workers Survey (NAWS).

<sup>12</sup> U.S. Citizenship and Immigration Services, *H-2A Temporary Agricultural Workers*. Retrieved from <http://www.uscis.gov/working-united-states/temporary-workers/h-2a-agricultural-workers/h-2a-temporary-agricultural-workers>.

**Table 7.1. Migrant and Seasonal Workers, Households and Household Members**

	Workers			Households			Household Members		
	Unaccomp. Workers	Accompanied Workers	Total Workers	Unaccomp. Worker Households	Accompanied Worker Households	Total Households	Unaccomp. Worker Household Members	Accompanied Worker Household Members	Total Household Members
Migrant	4,857	2,615	7,473	4,857	1,453	6,310	4,857	5,521	10,379
Seasonal	16,324	44,136	60,460	16,324	31,525	47,849	16,324	119,796	136,121
H-2A	47,396	-	47,396	47,396	-	47,396	47,396	-	47,396
<b>Total</b>	<b>68,577</b>	<b>46,751</b>	<b>115,328</b>	<b>68,577</b>	<b>32,978</b>	<b>101,556</b>	<b>68,577</b>	<b>125,318</b>	<b>193,895</b>

Source: Shimberg Center tabulation of U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data

See the *Methodology for Farmworker Estimates* section for a full description of the techniques used to estimate the numbers of farmworkers, households by type and household members.

## Counties

Florida's agricultural workforce is heavily concentrated in two areas. The major fruit and vegetable growing region is in central and southwestern Florida, ranging across Hillsborough, Manatee, Polk, DeSoto, Highlands, Hendry, and Collier Counties. Sugar cane and nursery operations are concentrated in the southeastern portion of the state, particularly Palm Beach and Miami-Dade Counties. Sixty percent of the state's farmworkers are concentrated in these counties.

Table 7.2 and Figure 7.1 show the breakdown of all farmworkers and households by county of employment. Tables 7.3 and 7.4 show counts of migrant and seasonal unaccompanied workers and accompanied workers and households by county. Unaccompanied worker counts include H-2A workers.

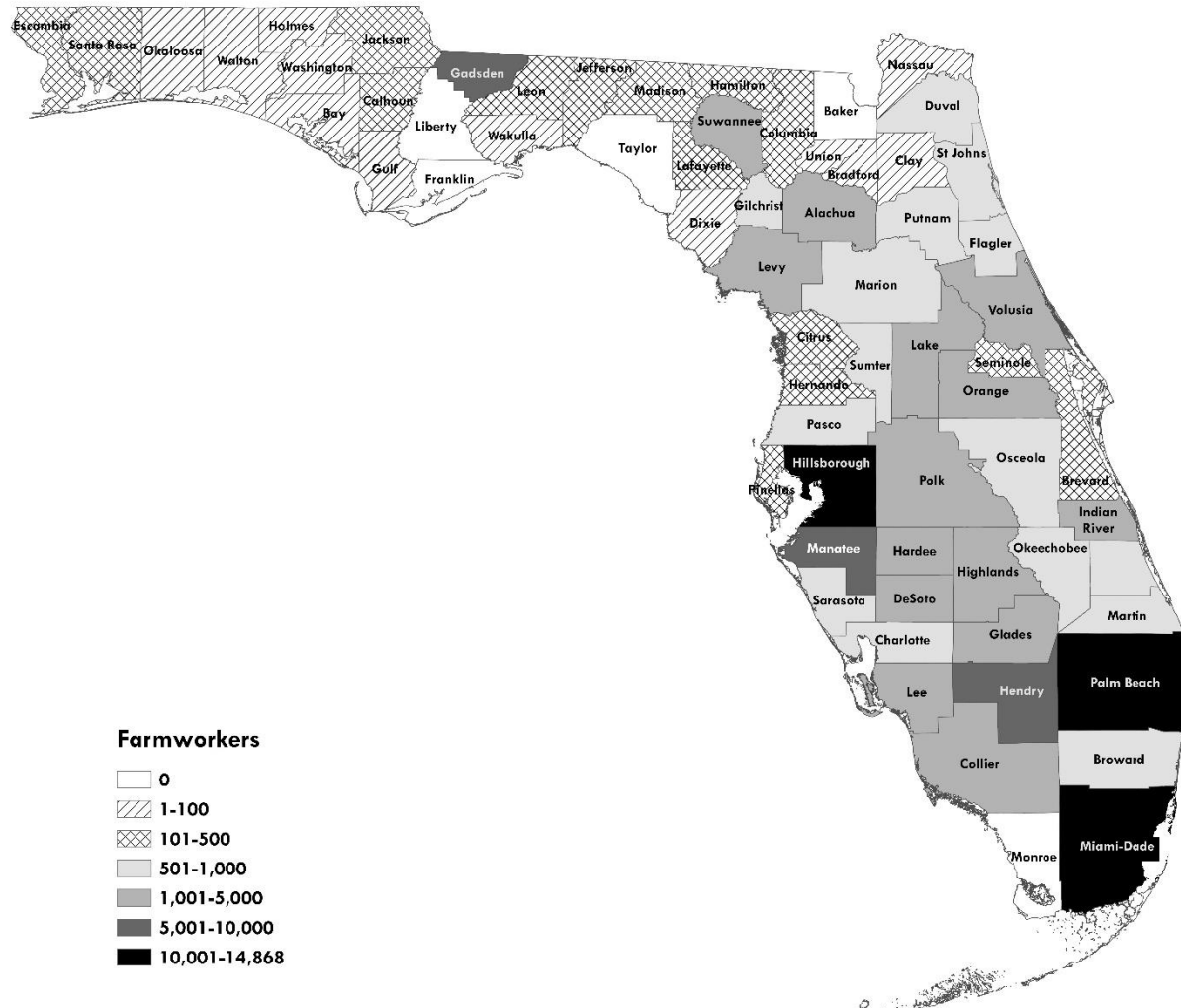
**Table 7.2. Farmworkers, Households and Household Members by County of Employment**

<b>County</b>	<b>Percentage of State's Farmworkers</b>	<b>Farmworkers</b>	<b>Farmworker Households</b>	<b>Farmworker Household Members</b>
Alachua	2.30%	2,650	2,277	4,779
Baker	0.00%	0	0	0
Bay	0.07%	77	63	160
Bradford	0.02%	20	20	20
Brevard	0.21%	243	211	427
Broward	0.76%	874	768	1,483
Calhoun	0.14%	165	133	345
Charlotte	0.59%	678	613	1,052
Citrus	0.18%	208	189	315
Clay	0.03%	37	31	74
Collier	3.88%	4,477	4,027	7,040
Columbia	0.22%	255	217	475
DeSoto	3.51%	4,054	3,714	5,990
Dixie	0.07%	82	82	82
Duval	0.68%	783	624	1,688
Escambia	0.10%	110	89	232
Flagler	0.75%	869	813	1,189
Franklin	0.00%	0	0	0
Gadsden	6.08%	7,017	5,765	14,161
Gilchrist	0.72%	831	806	972
Glades	2.65%	3,055	3,020	3,257
Gulf	0.00%	2	2	2
Hamilton	0.28%	317	281	527
Hardee	2.33%	2,690	2,548	3,502
Hendry	4.48%	5,167	4,601	8,392
Hernando	0.17%	201	161	430
Highlands	2.98%	3,434	3,011	5,847
Hillsborough	12.89%	14,868	13,782	21,063
Holmes	0.04%	42	37	75
Indian River	1.45%	1,673	1,550	2,371
Jackson	0.40%	465	428	675
Jefferson	0.24%	279	224	589
Lafayette	0.11%	126	121	159
Lake	2.98%	3,436	2,883	6,590
Lee	1.93%	2,223	1,906	4,028
Leon	0.09%	102	83	208

County	Percentage of State's Farmworkers	Farmworkers	Farmworker Households	Farmworker Household Members
Levy	1.11%	1,285	1,243	1,521
Liberty	0.00%	0	0	0
Madison	0.15%	171	150	291
Manatee	5.96%	6,877	6,253	10,435
Marion	0.70%	805	738	1,188
Martin	0.58%	669	590	1,118
Miami-Dade	11.01%	12,697	10,224	26,805
Monroe	0.00%	0	0	0
Nassau	0.04%	43	35	91
Okaloosa	0.05%	59	49	115
Okeechobee	0.69%	795	742	1,094
Orange	2.95%	3,403	2,751	7,117
Osceola	0.67%	771	726	1,028
Palm Beach	11.38%	13,128	11,510	22,360
Pasco	0.50%	576	465	1,210
Pinellas	0.24%	282	225	608
Polk	3.88%	4,471	4,041	6,924
Putnam	0.64%	741	640	1,311
St. Johns	0.85%	981	863	1,654
St. Lucie	0.79%	907	778	1,641
Santa Rosa	0.26%	301	246	612
Sarasota	0.47%	540	511	703
Seminole	0.21%	248	198	534
Sumter	0.61%	708	593	1,362
Suwannee	1.04%	1,203	1,142	1,555
Taylor	0.00%	0	0	0
Union	0.05%	60	60	60
Volusia	1.64%	1,894	1,539	3,920
Wakulla	0.01%	8	8	8
Walton	0.01%	13	10	27
Washington	0.05%	55	44	118
County Unknown	0.11%	129	103	279
<b>Florida Total</b>	<b>100.00%</b>	<b>115,328</b>	<b>101,556</b>	<b>193,895</b>

Source: Shimberg Center tabulation of U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data

**Figure 7.1. Farmworkers by County of Employment**



Source: U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data

**Table 7.3. Unaccompanied Farmworkers by County of Employment**

<b>County</b>	<b>Unaccompanied Migrant Workers</b>	<b>Unaccompanied Seasonal Workers</b>	<b>H-2A Workers</b>	<b>Total Unaccompanied Workers</b>
Alachua	132	442	809	1,383
Baker	0	0	0	0
Bay	5	17	6	28
Bradford	0	0	20	20
Brevard	11	38	84	134
Broward	38	126	348	512
Calhoun	11	37	9	58
Charlotte	23	78	355	456
Citrus	7	22	115	144
Clay	2	8	6	16
Collier	158	533	2,260	2,951
Columbia	14	46	65	124
DeSoto	120	402	2,379	2,901
Dixie	0	0	82	82
Duval	56	188	0	244
Escambia	8	25	5	38
Flagler	20	66	593	679
Franklin	0	0	0	0
Gadsden	442	1,484	840	2,766
Gilchrist	9	29	709	747
Glades	13	42	2,880	2,935
Gulf	0	0	2	2
Hamilton	13	44	136	193
Hardee	50	169	1,988	2,207
Hendry	199	670	2,378	3,248
Hernando	14	48	3	65
Highlands	149	501	1,347	1,998
Hillsborough	383	1,287	9,512	11,182
Holmes	2	7	14	23
Indian River	43	145	1,069	1,257
Jackson	13	44	283	340
Jefferson	19	65	10	94
Lafayette	2	7	98	107
Lake	195	655	708	1,558
Lee	112	375	662	1,149
Leon	7	22	10	39

County	Unaccompanied Migrant Workers	Unaccompanied Seasonal Workers	H-2A Workers	Total Unaccompanied Workers
Levy	15	49	1,080	1,144
Liberty	0	0	0	0
Madison	7	25	68	100
Manatee	220	739	3,800	4,759
Marion	24	80	473	576
Martin	28	93	281	402
Miami-Dade	872	2,931	499	4,302
Monroe	0	0	0	0
Nassau	3	10	2	15
Okaloosa	3	12	10	25
Okeechobee	19	62	536	617
Orange	230	772	191	1,192
Osceola	16	53	549	618
Palm Beach	571	1,918	5,146	7,635
Pasco	39	132	28	199
Pinellas	20	68	0	88
Polk	152	510	2,350	3,011
Putnam	35	119	247	401
St. Johns	42	140	399	580
St. Lucie	45	153	272	470
Santa Rosa	19	65	31	115
Sarasota	10	34	398	442
Seminole	18	60	0	77
Sumter	40	136	142	318
Suwannee	22	73	899	994
Taylor	0	0	0	0
Union	0	0	60	60
Volusia	125	421	142	688
Wakulla	0	0	8	8
Walton	1	3	0	4
Washington	4	13	0	17
County Unknown	9	31	0	40
<b>State of Florida</b>	<b>4,857</b>	<b>16,324</b>	<b>47,396</b>	<b>68,577</b>

Source: Shimberg Center tabulation of U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data

**Table 7.4. Accompanied Farmworkers, Households, and Household Members by County of Employment**

<b>County</b>	<b>Accomp. Migrant Workers</b>	<b>Accomp. Seasonal Workers</b>	<b>Total Accomp. Workers</b>	<b>Accomp. Migrant Households</b>	<b>Accomp. Seasonal Households</b>	<b>Total Accomp. Households</b>	<b>Accomp. Migrant Household Members</b>	<b>Accomp. Seasonal Household Members</b>	<b>Total Accomp. Household Members</b>
Alachua	71	1,196	1,267	39	854	894	150	3,246	3,396
Baker	0	0	0	0	0	0	0	0	0
Bay	3	46	49	2	33	35	6	126	132
Bradford	0	0	0	0	0	0	0	0	0
Brevard	6	103	110	3	74	77	13	281	294
Broward	20	342	362	11	244	256	43	928	971
Calhoun	6	101	107	3	72	76	13	275	288
Charlotte	12	210	222	7	150	157	26	570	596
Citrus	4	60	64	2	43	45	8	164	171
Clay	1	20	22	1	15	15	3	55	58
Collier	85	1,440	1,525	47	1,029	1,076	180	3,909	4,089
Columbia	7	124	131	4	88	92	15	335	351
DeSoto	64	1,088	1,152	36	777	813	136	2,953	3,089
Dixie	0	0	0	0	0	0	0	0	0
Duval	30	508	539	17	363	380	64	1,380	1,444
Escambia	4	68	73	2	49	51	9	186	194
Flagler	11	180	190	6	128	134	22	487	510
Franklin	0	0	0	0	0	0	0	0	0
Gadsden	238	4,013	4,251	132	2,867	2,999	502	10,893	11,395
Gilchrist	5	79	84	3	57	59	10	215	225
Glades	7	114	120	4	81	85	14	309	323
Gulf	0	0	0	0	0	0	0	0	0
Hamilton	7	118	125	4	84	88	15	320	334
Hardee	27	456	483	15	326	341	57	1,238	1,295
Hendry	107	1,812	1,919	60	1,294	1,354	227	4,918	5,145

<b>County</b>	<b>Accomp. Migrant Workers</b>	<b>Accomp. Seasonal Workers</b>	<b>Total Accomp. Workers</b>	<b>Accomp. Migrant Households</b>	<b>Accomp. Seasonal Households</b>	<b>Total Accomp. Households</b>	<b>Accomp. Migrant Household Members</b>	<b>Accomp. Seasonal Household Members</b>	<b>Total Accomp. Household Members</b>
Hernando	8	129	136	4	92	96	16	349	365
Highlands	80	1,356	1,436	45	968	1,013	170	3,680	3,849
Hillsborough	206	3,480	3,686	115	2,486	2,600	435	9,445	9,881
Holmes	1	18	20	1	13	14	2	50	52
Indian River	23	392	415	13	280	293	49	1,065	1,114
Jackson	7	118	125	4	84	88	15	321	335
Jefferson	10	175	185	6	125	130	22	474	495
Lafayette	1	19	20	1	13	14	2	50	53
Lake	105	1,772	1,877	58	1,266	1,324	222	4,810	5,032
Lee	60	1,014	1,074	33	724	758	127	2,753	2,879
Leon	4	60	63	2	43	45	7	162	169
Levy	8	133	141	4	95	99	17	361	377
Liberty	0	0	0	0	0	0	0	0	0
Madison	4	67	71	2	48	50	8	182	191
Manatee	118	1,999	2,117	66	1,428	1,494	250	5,426	5,676
Marion	13	216	228	7	154	161	27	585	612
Martin	15	252	267	8	180	188	32	685	716
Miami-Dade	470	7,925	8,395	261	5,661	5,922	991	21,512	22,503
Monroe	0	0	0	0	0	0	0	0	0
Nassau	2	27	29	1	19	20	3	73	76
Okaloosa	2	32	33	1	23	24	4	86	90
Okeechobee	10	168	178	6	120	126	21	457	478
Orange	124	2,087	2,210	69	1,490	1,559	261	5,663	5,925
Osceola	9	144	153	5	103	108	18	392	410
Palm Beach	307	5,186	5,493	171	3,704	3,875	649	14,077	14,725
Pasco	21	356	377	12	254	266	45	967	1,011

County	Accomp. Migrant Workers	Accomp. Seasonal Workers	Total Accomp. Workers	Accomp. Migrant Households	Accomp. Seasonal Households	Total Accomp. Households	Accomp. Migrant Household Members	Accomp. Seasonal Household Members	Total Accomp. Household Members
Pinellas	11	183	194	6	131	137	23	497	520
Polk	82	1,378	1,460	45	984	1,030	172	3,741	3,913
Putnam	19	321	340	11	229	240	40	870	910
St. Johns	22	378	400	12	270	282	47	1,026	1,073
St. Lucie	24	413	437	14	295	308	52	1,120	1,171
Santa Rosa	10	175	186	6	125	131	22	475	497
Sarasota	5	92	97	3	66	69	12	250	261
Seminole	10	161	171	5	115	120	20	437	457
Sumter	22	368	389	12	263	275	46	998	1,044
Suwannee	12	198	209	7	141	148	25	537	561
Taylor	0	0	0	0	0	0	0	0	0
Union	0	0	0	0	0	0	0	0	0
Volusia	67	1,138	1,206	37	813	850	142	3,089	3,232
Wakulla	0	0	0	0	0	0	0	0	0
Walton	0	8	9	0	6	6	1	22	23
Washington	2	36	38	1	25	27	4	97	101
County Unknown	5	84	89	3	60	63	11	228	239
<b>State of Florida</b>	<b>2,615</b>	<b>44,136</b>	<b>46,751</b>	<b>1,453</b>	<b>31,525</b>	<b>32,978</b>	<b>5,521</b>	<b>119,796</b>	<b>125,318</b>

Source: Shimberg Center tabulation of U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data

## Farmworker Housing Supply

While farmworkers make a variety of housing arrangements, two types of housing are reserved specifically for them:

- *Farmworker multifamily developments:* Florida Housing devotes SAIL, HOME and LIHTC resources to construction and rehabilitation of privately owned farmworker rental housing. USDA RD subsidizes production of farmworker rental housing through its Section 514/516 program. In most cases, USDA RD also provides ongoing rent assistance to the tenants in these developments. Statewide, 70 multifamily developments set aside 3,730 affordable housing units for farmworkers.<sup>13</sup>
- *Migrant camps:* The Florida Department of Health (DOH) issues permits for camps to house unaccompanied migrant and seasonal farmworkers. These include grower-provided housing for H-2A workers. Most provide housing for unaccompanied workers, often on a daily or weekly basis. The camps may consist of single-family homes, mobile homes, motels, multifamily units, or dormitory-style arrangements. In some cases, a development subsidized by Florida Housing or USDA RD also serves as a licensed camp. Individual “beds” are counted as the occupancy in the camps during DOH inspections. Statewide, DOH has identified 51,433 beds for individual workers, including 1,436 located in Florida Housing/RD multifamily developments.<sup>14</sup>

Table 7.5 shows the supply of the two types of housing by county. Migrant camp beds located in Florida Housing/RD developments are counted in the Florida Housing/USDA RD column only.

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<sup>13</sup> Many developments set aside a portion of units for farmworkers rather than the entire complex. The 3,730 unit figure includes only the farmworker set-aside units rather than all affordable units in farmworker developments. Owners of several farmworker developments have received temporary or permanent waivers from Florida Housing and USDA RD to reduce the farmworker set-aside requirements.

<sup>14</sup> Some of the migrant bed occupancy counts likely reflect short-term beds during a harvest season that may serve more than one worker per year. Therefore, areas with high levels of migrant workers such as Collier and Alachua Counties may show disproportionately high levels of migrant camp beds, resulting in an underestimate of the need for housing units.

**Table 7.5. Multifamily Farmworker Units and Migrant Camp Beds by County 2025**

<b>County</b>	<b>Florida Housing &amp; USDA RD Multifamily Units</b>	<b>DOH Permitted Camp Beds</b>
Alachua	0	3,569
Baker	0	0
Bay	0	6
Bradford	0	127
Brevard	0	94
Broward	0	0
Calhoun	0	12
Charlotte	0	8
Citrus	0	130
Clay	0	16
Collier	641	3,488
Columbia	0	110
DeSoto	53	3,626
Dixie	0	0
Duval	0	10
Escambia	0	3
Flagler	0	304
Franklin	0	0
Gadsden	0	198
Gilchrist	0	0
Glades	0	1,002
Gulf	0	0
Hamilton	0	282
Hardee	69	3,212
Hendry	66	3,222
Hernando	0	196
Highlands	61	4,173
Hillsborough	352	8,075
Holmes	0	0
Indian River	134	535
Jackson	0	126
Jefferson	0	20
Lafayette	0	0
Lake	80	775
Lee	78	761
Leon	0	466
Levy	0	4
Liberty	0	0

<b>County</b>	<b>Florida Housing &amp; USDA RD Multifamily Units</b>	<b>DOH Permitted Camp Beds</b>
Madison	0	132
Manatee	50	2,353
Marion	124	282
Martin	60	31
Miami-Dade	977	205
Monroe	0	0
Nassau	0	0
Okaloosa	0	10
Okeechobee	15	1,269
Orange	0	149
Osceola	0	83
Palm Beach	746	6,268
Pasco	0	237
Pinellas	0	0
Polk	99	4,094
Putnam	0	431
St. Johns	0	274
St. Lucie	74	228
Santa Rosa	0	31
Sarasota	0	0
Seminole	0	30
Sumter	0	8
Suwannee	0	288
Taylor	0	317
Union	0	0
Volusia	51	139
Wakulla	0	0
Walton	0	24
Washington	0	0
<b>State of Florida Total</b>	<b>3,730</b>	<b>51,433</b>

Source: Shimberg Center tabulation of Florida Department of Health migrant camp locations; Shimberg Center for Housing Studies, Assisted Housing Inventory

## Need Estimate: Comparison of Supply and Households

The need for additional farmworker housing is estimated by comparing the supply of DOH-permitted migrant camp beds to the number of unaccompanied workers, and the supply of multifamily units assisted by Florida Housing and USDA RD to the number of accompanied worker households. Table 7.6 and Figures 7.2 and 7.3 show the need for unaccompanied worker beds and multifamily units by county. Statewide, there are 68,577 unaccompanied workers and 51,433 permitted migrant camp beds, yielding a need for

17,144 additional beds for single workers. There are 32,978 accompanied households and 3,730 multifamily farmworker set aside units, yielding a need for 29,248 additional multifamily units.

Note that groups of unaccompanied farmworkers also may share units in some multifamily developments. Therefore, a portion of the Florida Housing and Section 514/516 units that we have assigned to accompanied farmworker households may serve unaccompanied workers. Because unaccompanied workers share housing, the numbers of *beds* needed for them do not necessarily translate to the number of individual *units* needed. For example, typically a two-bedroom unit would provide four beds for unaccompanied farmworkers.

The top counties in need of single worker beds are Miami-Dade, Hillsborough, Gadsden, Manatee, and Glades. Miami-Dade, Palm Beach, Gadsden, Hillsborough, and Orange Counties have the largest needs for multifamily units. Orange County's place on this list is notable because it is not one of the top counties for farm work in the state, but it has very few migrant camp beds and no Florida Housing/RD set-aside units for the agricultural labor force that does work in the county.

**Table 7.6. Need for Farmworker Housing by Type and County**

County	Total Unaccomp. Workers	DOH Permitted Camp Beds	Need for Single Worker Beds	Accompanied Migrant & Seasonal Households	USDA RD & Florida Housing Multifamily Units	Need for Multifamily Units
Alachua	1,383	3,569	-2,186	894	0	894
Baker	0	0	0	0	0	0
Bay	28	6	22	35	0	35
Bradford	20	127	-107	0	0	0
Brevard	134	94	40	77	0	77
Broward	512	0	512	256	0	256
Calhoun	58	12	46	76	0	76
Charlotte	456	8	448	157	0	157
Citrus	144	130	14	45	0	45
Clay	16	16	0	15	0	15
Collier	2,951	3,488	-537	1,076	641	435
Columbia	124	110	14	92	0	92
DeSoto	2,901	3,626	-725	813	53	760
Dixie	82	0	82	0	0	0
Duval	244	10	234	380	0	380
Escambia	38	3	35	51	0	51
Flagler	679	304	375	134	0	134
Franklin	0	0	0	0	0	0
Gadsden	2,766	198	2,568	2,999	0	2,999
Gilchrist	747	0	747	59	0	59
Glades	2,935	1,002	1,933	85	0	85
Gulf	2	0	2	0	0	0

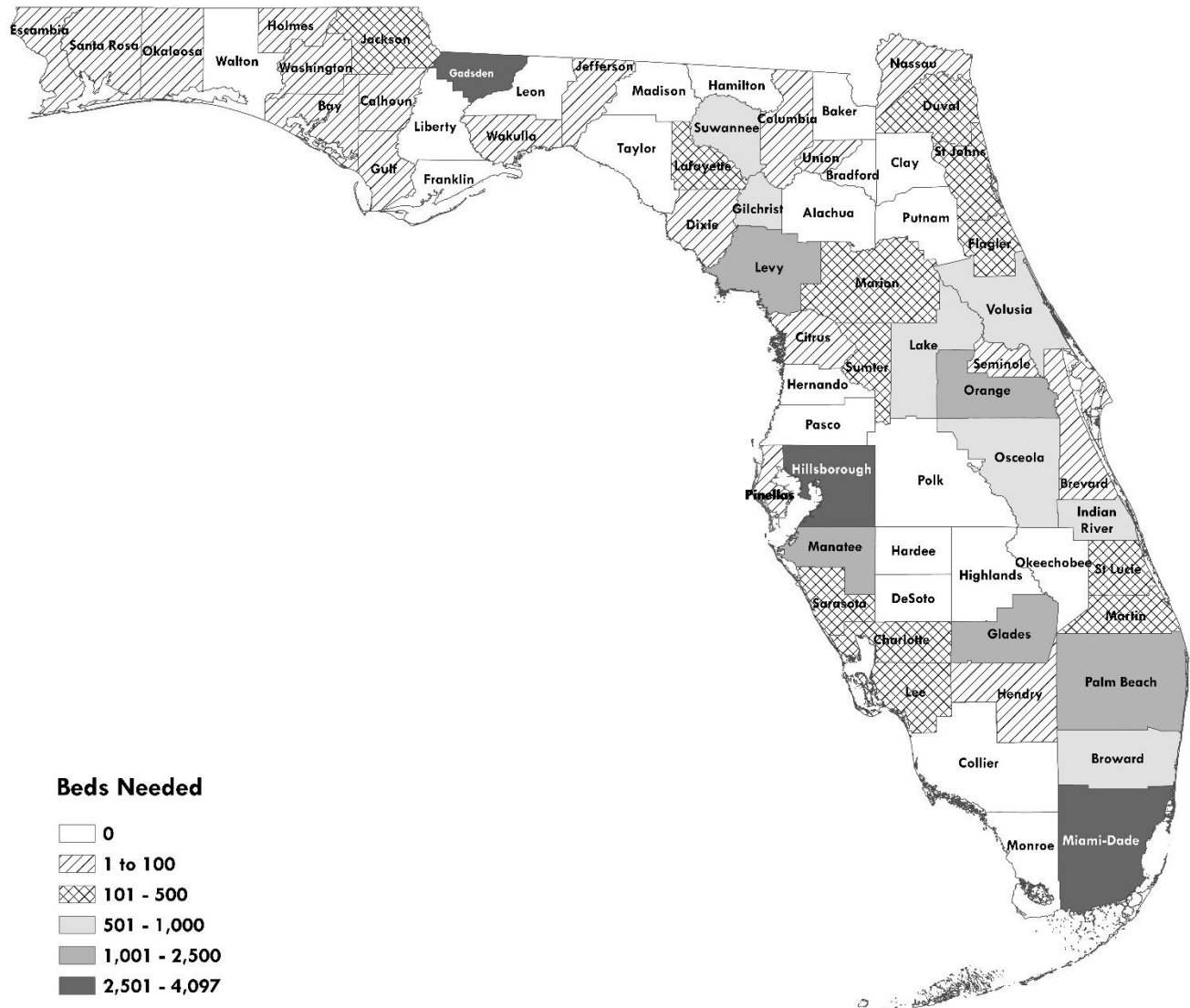
<b>County</b>	<b>Total Unaccomp. Workers</b>	<b>DOH Permitted Camp Beds</b>	<b>Need for Single Worker Beds</b>	<b>Accompanied Migrant &amp; Seasonal Households</b>	<b>USDA RD &amp; Florida Housing Multifamily Units</b>	<b>Need for Multifamily Units</b>
Hamilton	193	282	-89	88	0	88
Hardee	2,207	3,212	-1,005	341	69	272
Hendry	3,248	3,222	26	1,354	66	1,288
Hernando	65	196	-131	96	0	96
Highlands	1,998	4,173	-2,175	1,013	61	952
Hillsborough	11,182	8,075	3,107	2,600	352	2,248
Holmes	23	0	23	14	0	14
Indian River	1,257	535	722	293	134	159
Jackson	340	126	214	88	0	88
Jefferson	94	20	74	130	0	130
Lafayette	107	0	107	14	0	14
Lake	1,558	775	783	1,324	80	1,244
Lee	1,149	761	388	758	78	680
Leon	39	466	-427	45	0	45
Levy	1,144	4	1,140	99	0	99
Liberty	0	0	0	0	0	0
Madison	100	132	-32	50	0	50
Manatee	4,759	2,353	2,406	1,494	50	1,444
Marion	576	282	294	161	124	37
Martin	402	31	371	188	60	128
Miami-Dade	4,302	205	4,097	5,922	977	4,945
Monroe	0	0	0	0	0	0
Nassau	15	0	15	20	0	20
Okaloosa	25	10	15	24	0	24
Okeechobee	617	1,269	-652	126	15	111
Orange	1,192	149	1,043	1,559	0	1,559
Osceola	618	83	535	108	0	108
Palm Beach	7,635	6,268	1,367	3,875	746	3,129
Pasco	199	237	-38	266	0	266
Pinellas	88	0	88	137	0	137
Polk	3,011	4,094	-1,083	1,030	99	931
Putnam	401	431	-30	240	0	240
St. Johns	580	274	306	282	0	282
St. Lucie	470	228	242	308	74	234
Santa Rosa	115	31	84	131	0	131
Sarasota	442	0	442	69	0	69

County	Total Unaccomp. Workers	DOH Permitted Camp Beds	Need for Single Worker Beds	Accompanied Migrant & Seasonal Households	USDA RD & Florida Housing Multifamily Units	Need for Multifamily Units
Seminole	77	30	47	120	0	120
Sumter	318	8	310	275	0	275
Suwannee	994	288	706	148	0	148
Taylor	0	317	-317	0	0	0
Union	60	0	60	0	0	0
Volusia	688	139	549	850	51	799
Wakulla	8	0	8	0	0	0
Walton	4	24	-20	6	0	6
Washington	17	0	17	27	0	27
<b>State of Florida Total</b>	<b>68,577</b>	<b>51,433</b>	<b>17,144</b>	<b>32,978</b>	<b>3,730</b>	<b>29,248</b>

Notes: Counties with negative need for single worker beds have higher than average shares of migrant workers and large supplies of migrant camp beds, which may serve workers during multiple harvesting periods.

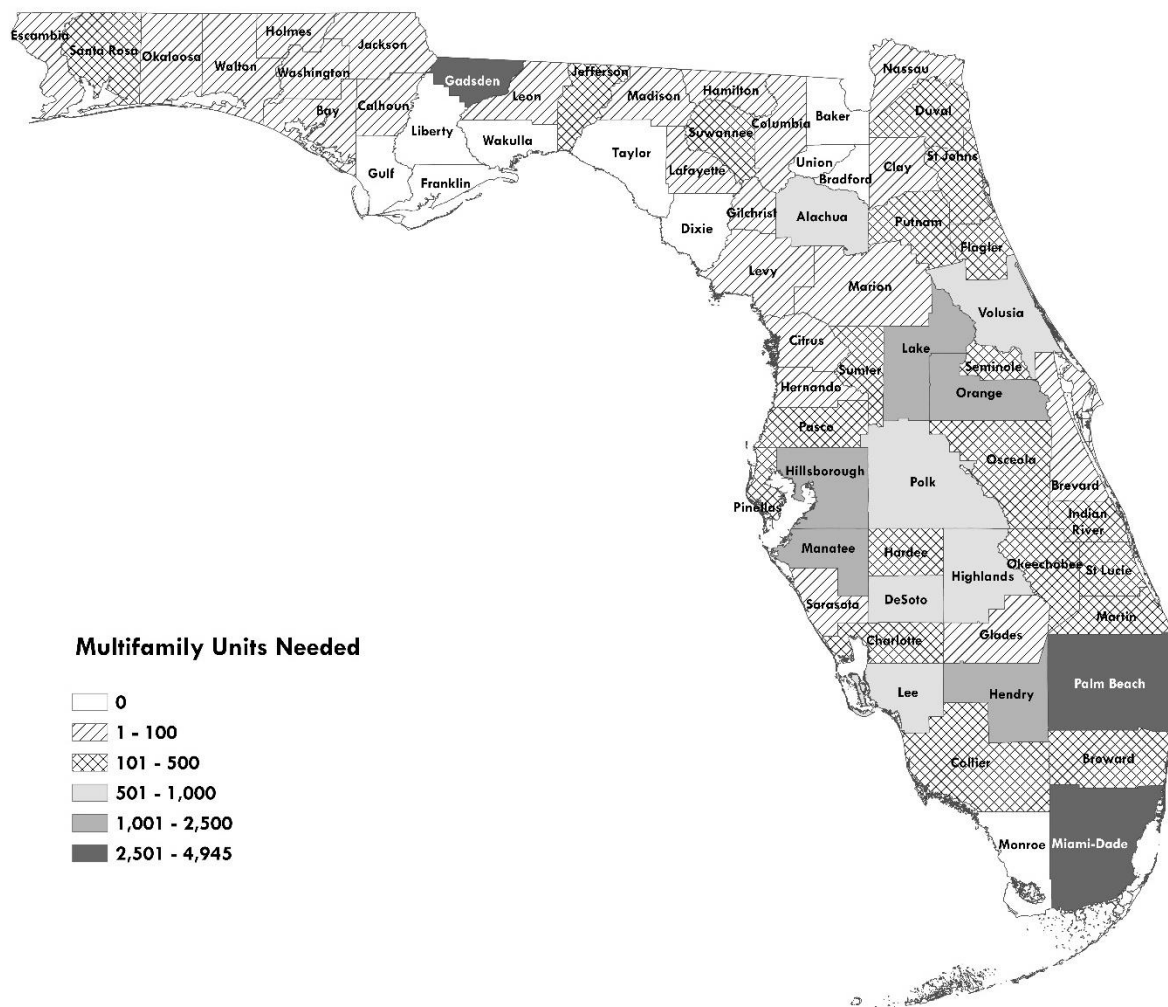
Source: Shimberg Center tabulation of U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory

**Figure 7.2. Need for Beds for Unaccompanied Workers by County**



Source: U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory

**Figure 7.3. Need for Farmworker Multifamily Units by County**



Source: U.S. Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages; U.S. Department of Labor, National Agricultural Workers Survey (multiple years); U.S. Department of Labor, Office of Foreign Labor Certification, 2024 H-2A Disclosure Data; Florida Department of Health; Shimberg Center for Housing Studies, Assisted Housing Inventory

# Methodology for Farmworker Estimates

## Total Farmworker Counts

The state and county numbers of farmworkers are derived from two counts. For H-2A workers, the U.S. Department of Labor provides a direct count of workers. Specifically, this report uses the count of workers certified for sites in Florida published in the fourth quarter of 2024, downloaded from <https://www.foreignlaborcert.doleta.gov/performance/cfm>.

For other workers, there is no direct count. Instead, the number of workers is estimated using data from the U.S. Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW) and the Department of Labor's National Agricultural Workers Survey (NAWS). The QCEW "produces a comprehensive tabulation of employment and wage information for workers covered by State unemployment insurance (UI) laws" by industry, including total annual wages and average weekly wages.<sup>15</sup>

- QCEW data are available by state and county as well as by NAICS (North American Industry Classification, formerly SIC) industrial code. 2023 is the most recent year for which full data are publicly available. H-2A workers are not included in QCEW data because they are not eligible for unemployment insurance. The farmworker counts are based on employment in two NAICS codes: 111, "Crop Production," and 11511, "Support Activities for Crop Production." These classifications include farms, orchards, groves, greenhouses and nurseries.
- NAWS: The NAWS "is an employment-based, random-sample survey of U.S. crop workers that collects demographic, employment, and health data" produced by the U.S. Department of Labor. It includes information about the demographic characteristics of workers and their households, employment history, and migration patterns.<sup>16</sup> The Department of Labor provided special tabulations of the NAWS data for this report through contractor JBS International.

State and county-level estimates of non-H-2A workers are calculated using a three-step process:

1. Use the QCEW data to calculate the total number of weeks worked by workers in NAICS codes 111 and 11511. For each code and geographic area,  
$$\text{Total number of weeks worked} = \text{Total annual wages} / \text{Average weekly wage}$$
2. Use the NAWS data to calculate the number of workers required to work that number of weeks in one year. The NAWS shows that farmworkers in Florida worked an average of 40 weeks during the 2019-2022 period, the most recent data available to the Shimberg Center. This allows us to translate the total number of weeks worked in a geographic area and NAICS code into an estimated number of workers: 
$$\text{Workers} = \text{Total annual weeks worked} / \text{Average weeks worked per year} = \text{Total annual weeks worked} / 40$$
3. Sum the total workers for the two industrial codes in each geographic area. 
$$\text{Total farmworkers} = \text{Workers in code 111} + \text{Workers in code 11511}$$

Using the QCEW to distribute farmworkers across counties introduces an error into the distribution. In this report, the sum of the number of farmworkers in all counties is lower than the statewide total. This is also true for the numbers of farmworker households and household members, which are derived directly from the number of farmworkers. This disparity has two causes. First, the QCEW includes a category of

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<sup>15</sup> United States Bureau of Labor Statistics. QCEW Overview. <http://www.bls.gov/cew/cewover.htm>

<sup>16</sup> United States Department of Labor Employment and Training Administration. *The National Agricultural Workers Survey*. <https://doleta.gov/naaws>.

employment establishments for which counties cannot be identified based on data submitted by employers. There are 123 workers estimated in a “County Unknown” category. These workers and their household members are counted in Tables 7.2-7.4 but are not included in Table 7.6 comparing supply and demand by county.

Second, the Bureau of Labor Statistics suppresses wage data for establishments in some counties in order to protect confidentiality but includes the data in statewide totals. In these counties, the number of farmworkers is actually higher than the figures reported in this report. Statewide, this results in 2,936 farmworkers (4 percent) included in the state total that are not attributed to any county or to the “County Unknown” category. To account for those workers, we redistributed the workers among the counties and the “County Unknown” category based on the counties’ share of the workers for whom a county (or “County Unknown”) designation could be identified using the QCEW and NAWS data. This likely results in an underestimate of workers in some counties and an overestimate in others, since the wages and therefore workers at the suppressed establishments are unlikely to match the county-level distribution of wages and workers at other establishments.

## Detailed Household and Member Counts

The NAWS dataset was used to stratify non-H-2A farmworkers by migrant/seasonal and accompanied/unaccompanied status, in order to estimate the number of farmworker households. To increase sample size, NAWS interviews were included from the most recent three-year period available (fiscal years 2019-2022; 225 respondents).

Steps to translate farmworker counts into households and household members were as follows:

1. Divide non-H-2A workers into migrant and seasonal categories.<sup>17</sup> In the NAWS interviews, 11 percent of workers were migrant and 89 percent were seasonal. These percentages were applied to the county and state total non-H-2A workers. For the statewide total of 67,932 non-H-2A workers, this meant that 7,473 were assumed to be migrant ( $67,932 * .11$ ) and 60,460 ( $67,932 * .89$ ) were assumed to be seasonal.
2. Divide migrant and seasonal workers into accompanied and unaccompanied categories.
  - a. Migrant: 65 percent of migrant workers reported unaccompanied status and 35 percent reported being accompanied by family. This translates to 4,857 unaccompanied migrant workers ( $.65 * 7,473$ ), to which we added the 47,396 H-2A workers. Accompanied migrant workers were estimated at  $.35 * 7,473$ , for a total of 2,615 accompanied migrant workers.
  - b. Seasonal: 27 percent of seasonal workers reported unaccompanied status and 73 percent reported being accompanied. This translates to 16,324 unaccompanied seasonal workers ( $.27 * 60,460$ ) and 44,136 accompanied seasonal workers ( $.73 * 60,460$ ).
3. Translate the number of accompanied workers into households. The number of households should be smaller than the number of workers, since a household may have more than one worker.
  - a. Accompanied migrant households: The average accompanied migrant household contained 1.8 farmworkers. This translates to 1,453 accompanied migrant households ( $2,615 \text{ workers} / 1.8 \text{ workers per household}$ ).
  - b. Accompanied seasonal households: The average seasonal worker household contained 1.4 farmworkers. This translates to 31,525 accompanied seasonal worker households ( $44,136 \text{ workers} / 1.4 \text{ workers per household}$ ).

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<sup>17</sup> H-2A workers were assumed to be unaccompanied.

4. Translate accompanied worker household counts into household members. Average household size for both migrant and seasonal accompanied worker households was 3.8 members. This translates to 5,521 accompanied migrant household members ( $1,453 * 3.8$ ) and 119,796 accompanied seasonal household members ( $31,525 * 3.8$ ).
5. Because unaccompanied workers are by definition households of one, the counts of unaccompanied workers, households and household members are all the same.

## 8. Commercial Fishing Workers

This section of the Rental Market Study discusses the affordable housing needs of commercial fishing workers in Florida. County-level estimates are not available due to limitations of the data sources, as described below.

### Methodology and Estimate

The method for producing an estimate of fishing workers' rental housing needs is as follows:

1. Determine the number of low-income households in the American Community Survey with at least one worker in the industry categories that include fishing-related firms.

We used the 2023 ACS to estimate the number of households with incomes below 60 percent of AMI and at least one worker in these Census industry codes:

- Fishing, Hunting and Trapping (Industry Code 0280): 1,417 households up to 60 percent of AMI
- Animal Production and Aquaculture (Industry Code 0180): 3,373 households up to 60 percent of AMI
- Seafood and other miscellaneous foods, manufacturing (Industry Code 1280): 1,187 households up to 60 percent of AMI.

These are statewide numbers. The sample size and geographic categories of the ACS microdata do not permit estimates at the county level.

2. Estimate the share of workers in these industry categories working in fishing, aquaculture and seafood production.

The Census industry categories include workers other than fishing workers. For example, Animal Production and Aquaculture includes workers on cattle ranches and other livestock farms. The Census does not provide subcategories of these industry codes that separate out the fishing-related jobs.

However, the North American Industry Classification System (NAICS) from the Bureau of Labor Statistics (BLS) does provide subcategories, and a crosswalk between Census and NAICS codes is available.<sup>18</sup> The 2023 Quarterly Census of Employment and Wages (QCEW) from the BLS provides an annual average count of employees by NAICS code for the state. Therefore, we used the NAICS subcategories in the QCEW to calculate the ratio of fishing-specific employees to total employees in each of the three Census industry categories from the QCEW:

- Fishing, hunting, & trapping: 78.81 percent of employees work in fishing.
- Animal production and aquaculture: 12.27 percent of employees work in aquaculture.
- Seafood and other miscellaneous foods (manufacturing): 18.06 percent of employees work in seafood product preparation & packaging.

Again, these are statewide percentages. While the QCEW does provide data at the county level, employment numbers from many firms are suppressed at the county level for privacy purposes. Using the county-level data would result in substantial undercounts of fishing workers.

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<sup>18</sup> See <https://www2.census.gov/programs-surveys/demo/guidance/industry-occupation/census-2012-final-code-list.xls>.

3. Use estimated worker shares in each industry to estimate low-income, fishing worker households.

We applied the QCEW percentages from step 2 to the ACS household totals in step 1 to estimate the shares of low-income households that work in fishing-related industries, as a subset of households with workers in the three overall industry categories.

**Table 8.1 Estimates of Low-Income, Fishing Worker Households, Florida**

Industry	Households 0-60% AMI (ACS)	Share of Employees in Fishing-Related Industry (QCEW)	Est. Households 0-60% AMI, Fishing Workers Only (A*B)
Fishing, Hunting and Trapping	1,417	78.81%	1,117
Animal Production and Aquaculture	3,373	12.27%	414
Seafood and other miscellaneous foods, manufacturing	1,187	18.06%	214
<b>Total Estimated Low Income Fishing Worker Households</b>			<b>1,745</b>

4. Subtract existing housing supply from demand to yield need for fishing worker units.

Florida Housing has 140 fishing worker set-aside units in the Atlantic Pines and Mariner's Cove developments in Monroe County and the DeSoto Landing development in DeSoto county. Subtracting the supply (140 units) from the demand (1,745 fishing worker households) yields a need of **1,605 units**.

## 9. Assisted Housing Supply

Florida's public and assisted housing stock makes up one-tenth of the state's total rental housing supply. Including units in the development pipeline, Florida has 314,200 units of public and assisted housing. These units are available at monthly rents that can range hundreds of dollars below market rates. Public housing developments are owned by local housing authorities funded by the U.S. Department of Housing and Urban Development (HUD). Other assisted housing developments may be owned by for-profit corporations, non-profit organizations, or public agencies. They receive subsidies such as low-interest development financing or ongoing rental assistance from HUD, U.S. Department of Agriculture's Rural Development program (RD), Florida Housing Finance Corporation (Florida Housing), and local housing finance authorities (LHFAs). These two types of affordable housing can overlap, as public housing developments may also receive federal and state subsidies for preservation and redevelopment.

**Table 9.1. Assisted Housing Developments and Units by Funder, Florida (Duplicated Count)**

Funder	Developments	Assisted Units
Florida Housing	2,079	240,525
HUD Multifamily	829	68,811
Public Housing	219	27,378
USDA Rural Development	397	18,042
Local Housing Finance Authorities	449	70,160
<b>All Funders</b>	<b>3,114</b>	<b>314,200</b>

Notes: Unit counts include only rent- and income-restricted units. Developments may be counted under more than one funder's totals.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory.

Assisted housing developments are subject to rent and income restrictions to ensure that their units are affordable and available to low-income tenants. In public housing and developments with HUD or RD rental assistance, the federal government also provides a rent supplement that typically enables tenants to pay no more than 30 percent of their income for rent.

### County Locations of Assisted Housing

The county locations of assisted units closely mirror the locations of low-income, cost burdened renter households (see Table 9.2 and Figure 9.1 below). Sixty-five percent of the state's units and 64 percent of cost burdened renters are located in large counties. The largest concentrations of assisted units are in Miami-Dade County (66,227 units, 21 percent of state total) and Orange County (32,007 units, 10 percent of state total).

Medium counties contain most of the rest of the units (30 percent) and cost burdened renters (33 percent). Five percent of units and less than three percent of cost burdened renters are located in small counties.

**Table 9.2. Public and Assisted Housing Supply by County, Florida**

	<b>Developments</b>	<b>Assisted Units</b>	<b>% of State's Assisted Units</b>	<b>% of State's Low-Income, Cost Burdened Renters</b>
<b>Large</b>				
Broward	185	22,116	7.04%	10.58%
Duval	161	21,748	6.92%	6.13%
Hillsborough	186	21,549	6.86%	7.62%
Lee	77	6,623	2.11%	3.18%
Miami-Dade	552	66,227	21.08%	14.68%
Orange	209	32,007	10.19%	7.89%
Palm Beach	122	14,839	4.72%	7.10%
Pinellas	151	11,825	3.76%	4.83%
Polk	96	7,840	2.50%	2.48%
<b>Large Total</b>	<b>1,739</b>	<b>204,774</b>	<b>65.17%</b>	<b>64.48%</b>
<b>Medium</b>				
Alachua	57	4,213	1.34%	1.85%
Bay	39	3,474	1.11%	0.69%
Brevard	59	5,971	1.90%	2.77%
Charlotte	24	2,270	0.72%	0.71%
Citrus	36	1,302	0.41%	0.44%
Clay	22	1,779	0.57%	0.68%
Collier	48	5,380	1.71%	1.59%
Escambia	62	5,276	1.68%	1.35%
Flagler	12	889	0.28%	0.50%
Hernando	31	2,096	0.67%	0.61%
Highlands	32	1,555	0.49%	0.31%
Indian River	28	2,754	0.88%	0.51%
Lake	76	5,059	1.61%	1.75%
Leon	48	5,492	1.75%	1.78%
Manatee	51	5,002	1.59%	1.69%

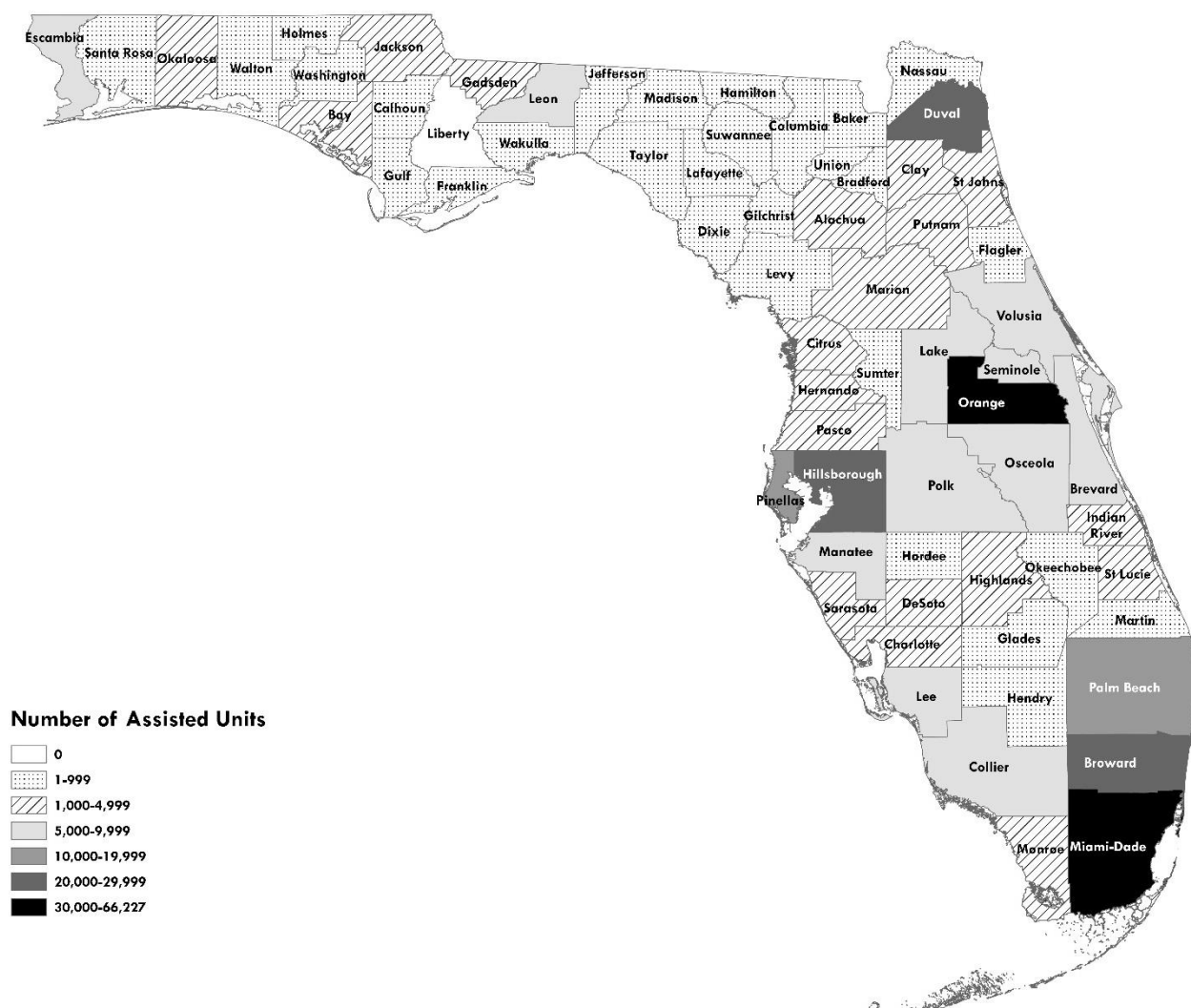
	<b>Developments</b>	<b>Assisted Units</b>	<b>% of State's Assisted Units</b>	<b>% of State's Low-Income, Cost Burdened Renters</b>
Marion	32	2,721	0.87%	1.33%
Martin	15	880	0.28%	0.64%
Nassau	17	800	0.25%	0.20%
Okaloosa	22	1,765	0.56%	0.81%
Osceola	58	8,787	2.80%	2.19%
Pasco	61	4,151	1.32%	1.91%
Santa Rosa	14	759	0.24%	0.40%
Sarasota	38	2,820	0.90%	1.57%
Seminole	46	5,679	1.81%	2.13%
St. Johns	23	1,461	0.46%	0.75%
St. Lucie	22	3,388	1.08%	1.29%
Sumter	11	447	0.14%	0.43%
Volusia	82	8,217	2.62%	2.03%
<b>Medium Total</b>	<b>1,066</b>	<b>94,387</b>	<b>30.04%</b>	<b>32.90%</b>
Small				
Baker	5	234	0.07%	5
Bradford	11	530	0.17%	11
Calhoun	3	132	0.04%	3
Columbia	14	830	0.26%	14
DeSoto	21	1,117	0.36%	21
Dixie	3	58	0.02%	3
Franklin	8	316	0.10%	8
Gadsden	18	1,032	0.33%	18
Gilchrist	2	60	0.02%	2
Glades	2	78	0.02%	2
Gulf	5	189	0.06%	5
Hamilton	6	233	0.07%	6
Hardee	13	686	0.22%	13

	<b>Developments</b>	<b>Assisted Units</b>	<b>% of State's Assisted Units</b>	<b>% of State's Low-Income, Cost Burdened Renters</b>
Hendry	15	703	0.22%	15
Holmes	5	137	0.04%	5
Jackson	26	1,140	0.36%	26
Jefferson	4	172	0.05%	4
Lafayette	1	36	0.01%	1
Levy	14	575	0.18%	14
Liberty	0	0	0.00%	0
Madison	8	337	0.11%	8
Monroe	39	2,521	0.80%	39
Okeechobee	7	303	0.10%	7
Putnam	35	1,656	0.53%	35
Suwannee	13	640	0.20%	13
Taylor	6	251	0.08%	6
Union	3	202	0.06%	3
Wakulla	4	121	0.04%	4
Walton	11	541	0.17%	11
Washington	7	209	0.07%	7
<b>Small Total</b>	<b>309</b>	<b>15,039</b>	<b>4.79%</b>	<b>309</b>
<b>State Total</b>	<b>3,114</b>	<b>314,200</b>	<b>100.00%</b>	<b>3,114</b>

Notes: Assisted unit counts include only rent/income-restricted units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

**Figure 9.1. Public and Assisted Housing Units by County, Florida**



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

## Household and Unit Characteristics

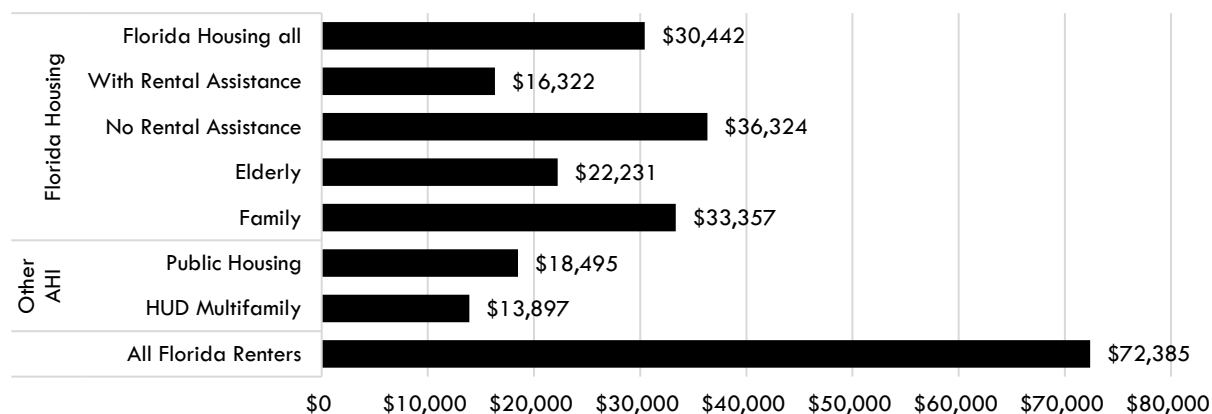
Figures 9.2-9.7 compare household and unit characteristics for assisted housing with Florida's renters as a whole. Developments are grouped by funder. The Florida Housing developments are further subdivided into two types of categories: 1) with and without rental assistance (combining tenant-based vouchers and project-based rental assistance), and 2) family versus elderly target population. Developments may fall into more than one category.

The "all renters" category combines non-student households in market-rate, public housing, and assisted rental units. It is not possible to separate out households in market-rate units only, although most units in this category will be market-rate. This category includes multifamily developments, single family homes, condominiums, and any other type of rental unit included in the American Community Survey.

## Tenant Incomes

Assisted housing serves tenants with incomes below the state average, at rents well below market rate. The average income for all renters in Florida is \$72,385. In contrast, average income in Florida Housing-sponsored developments is \$30,442. Incomes in HUD multifamily and public units are lower still, ranging from \$14,000 to \$19,000 (Figure 9.2).

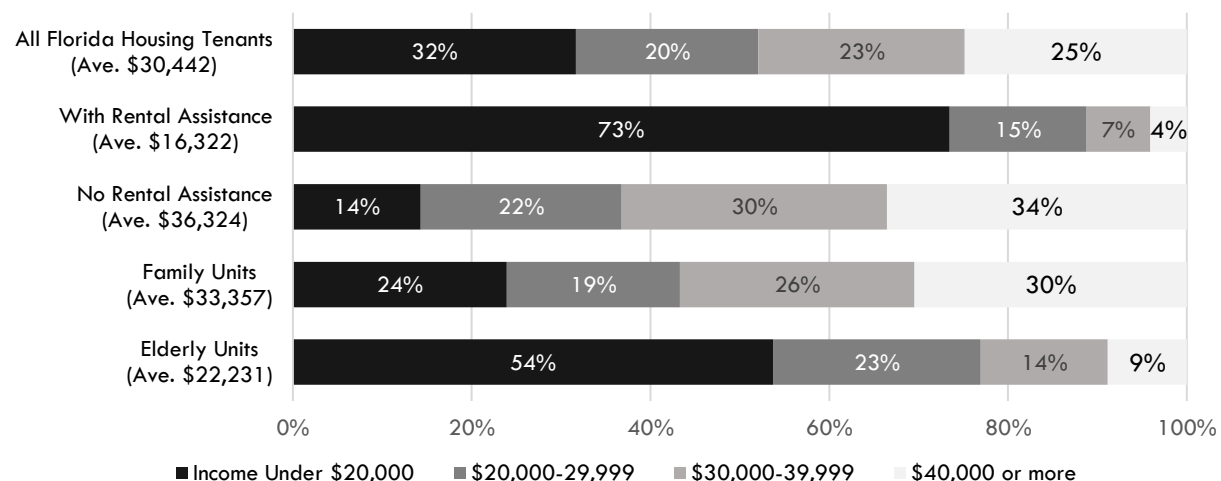
**Figure 9.2. Average Annual Household Income (\$)**



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2019 American Community Survey

Most residents of Florida Housing developments have incomes below \$40,000. Approximately one-third have incomes below \$20,000, mostly in units with rental assistance. Elderly units are heavily weighted toward tenants with incomes below \$20,000. The residents of family units have a wider range of incomes, with tenants fairly evenly split across income categories ranging from under \$20,000 to over \$40,000.

**Figure 9.3. Tenants by Household Income, Florida Housing-funded Developments**

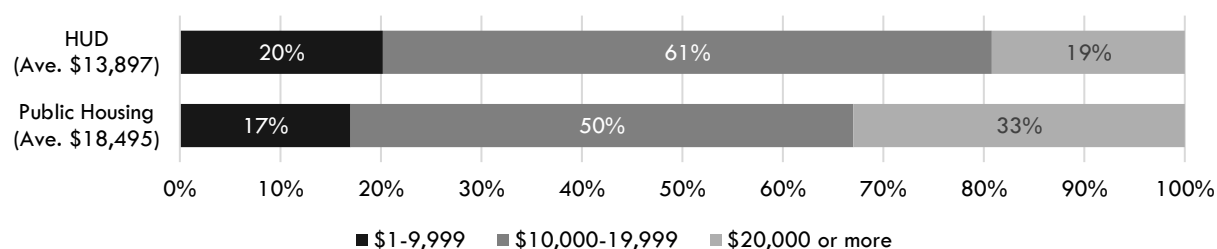


Notes: “With rental assistance” category includes several types of Florida Housing units with deep rental assistance: Florida Housing-funded projects that also have HUD or USDA RD rental assistance, public housing units renovated with Florida Housing funds, and Florida Housing’s LIHTC/SAIL/Bond units occupied by tenants with Housing Choice Vouchers.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

Residents of HUD-assisted and public housing units commonly have incomes between \$10,000 and \$20,000. Tenant incomes are consistent with part-time, low-wage employment and SSI and Social Security benefit levels. In units with HUD rental assistance, most of which are targeted toward elderly residents and persons with disabilities, 81 percent of residents have incomes below \$20,000. In public housing, which has more working-age residents, a larger share of households has incomes above \$20,000 (33 percent). Income breakdowns above \$20,000 are not available for HUD multifamily and public housing.

**Figure 9.4. Tenants by Household Income, HUD Multifamily and Public Housing Developments**



Source: U.S. Department of Housing and Urban Development, Picture of Subsidized Households

Most Florida Housing-sponsored units set maximum rents and incomes to the 60 percent of AMI level, but in practice most units serve tenants with incomes below that level. The average income in Florida Housing-sponsored units is 35 percent of AMI, and 42 percent of tenants have incomes below 30 percent of AMI. Another 42 percent of Florida Housing units are occupied by households at 30-50 percent of AMI. The remaining 16 percent have incomes above 50 percent of AMI. Most renters in the deeply subsidized units (public housing, HUD multifamily, Florida Housing units with project- or tenant-based rental assistance) have incomes below 30 percent of AMI.

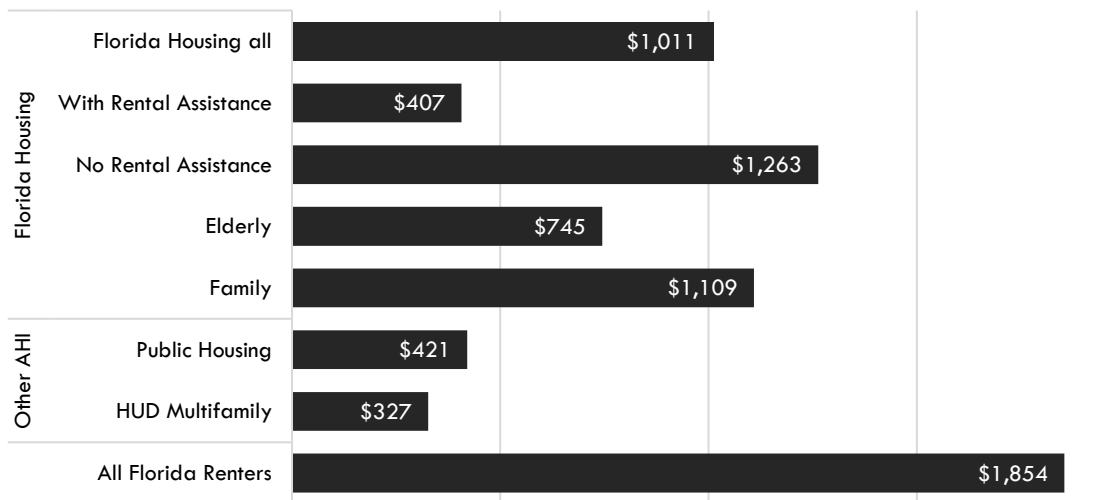
The “all renters” category includes households with a far wider range of incomes. This category includes the state’s low-income renters but also a group of high-income renters who would be ineligible for assisted housing. On average, renters in Florida have incomes of 98 percent of AMI.

## Rent Levels

Rents in the assisted housing inventory are well below statewide averages (Figure 9.5). The average gross rent for all Florida Housing units, including utilities, is \$1,011 per month. In contrast, the average gross rent for all units in the state is \$1,854. The average for market-rate units cannot be determined from American Community Survey data but would be even higher, since the \$1,854 average includes public and assisted housing along with the market-rate stock.

Public housing and other units with rental assistance have by far the lowest average tenant-paid rents, near \$330-420 per month. These figures include only rent and utility payments from tenants. Supplements such as federal rental assistance and landlord utility payments are not included.

**Figure 9.5. Average Tenant-Paid Gross Rent (Rent + Utilities)**



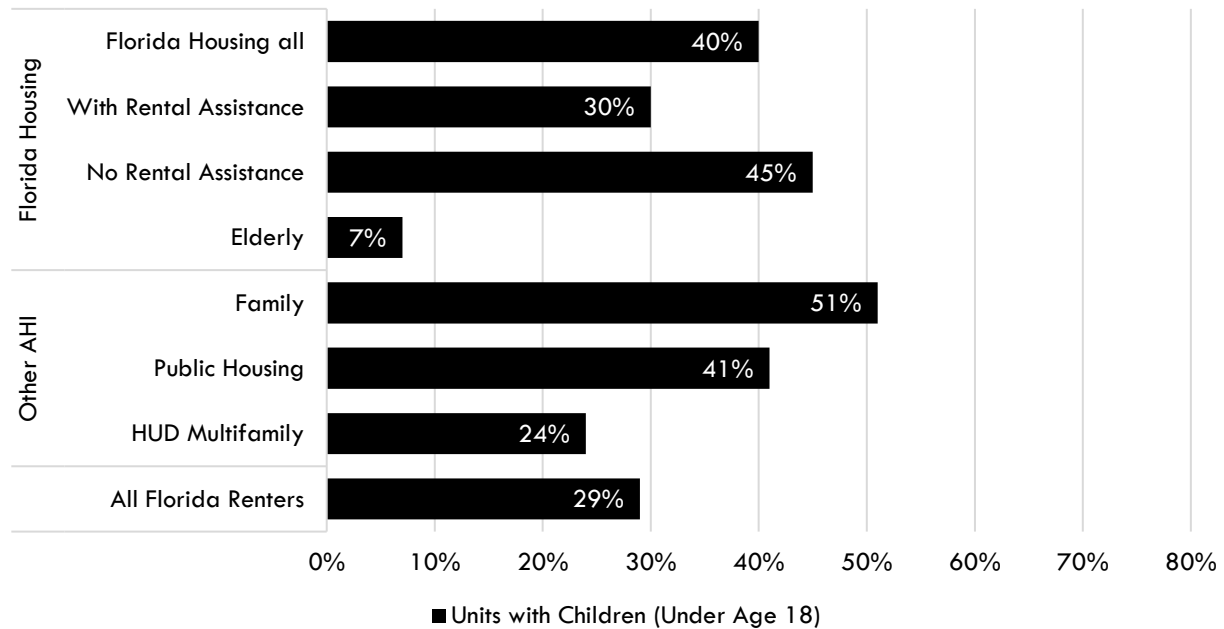
Notes: Data unavailable for RD units.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2023 American Community Survey.

## Children and Elderly Residents

Forty percent of Florida Housing units include children, including half of family units), compared to 29 percent of all rental units (Figure 9.6).

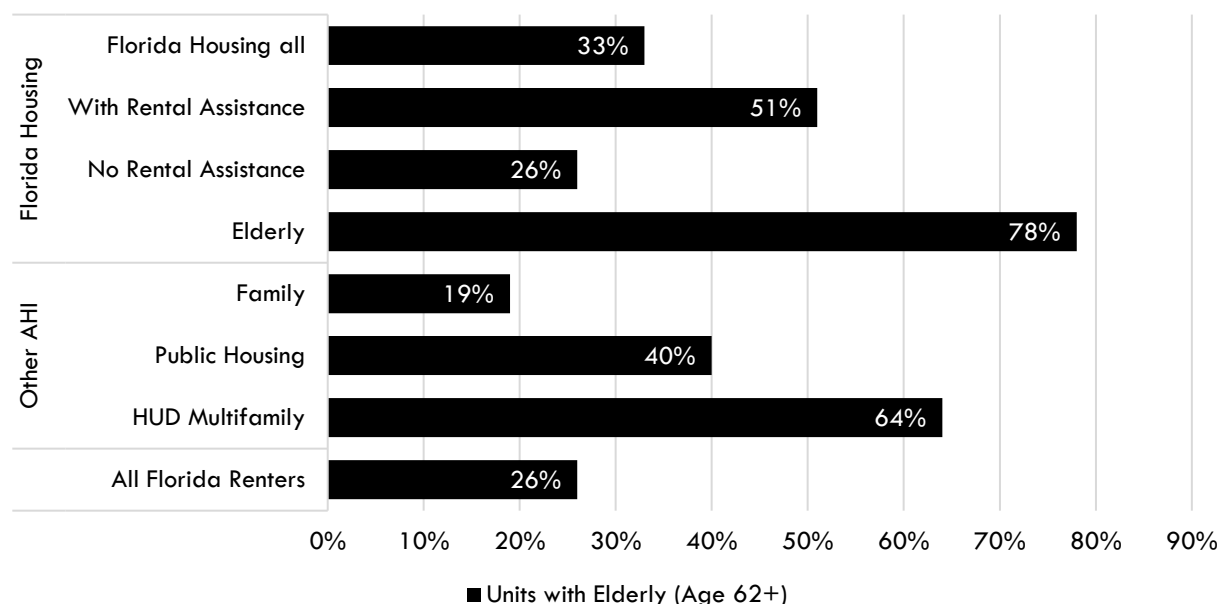
**Figure 9.6. Households with Children Under Age 18**



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2023 American Community Survey

Figure 9.7 shows the share of units with renters age 62 and older by funder. Florida Housing’s elderly set-aside units and HUD multifamily developments house elderly renters to a far greater degree than the rental stock as a whole. Seventy-eight percent of Florida Housing elderly set-aside units and 64 percent of HUD units house age 62+ renters, compared to 26 percent of the total rental stock.<sup>19</sup>

**Figure 9.7. Households with Persons Age 62 and Older**



Source: Shimberg Center for Housing Studies, Assisted Housing Inventory and U.S. Census Bureau, 2023 American Community Survey

## Risk to the Inventory: Expiring Affordability Restrictions

The 2019 and 2022 Rental Market Studies projected an increase in the loss of three types of assisted housing due to expiring rent restrictions. First, 30-year affordability restrictions for Florida Housing’s 1990s-era properties began expiring in the early 2020s. Most of these were developments financed by the Low Income Housing Tax Credit (“Housing Credits”). Second, HUD rental assistance contracts and use agreements continue to reach expiration dates. Third, RD mortgages and rental assistance for 1970s-80s era rural developments are set to expire, with few options to renew rental assistance.

Since 2022, Florida has lost 24 developments with 2,481 assisted units due to expiring restrictions in these types of housing. These included (overlapping counts): ten Florida Housing developments (1,198 units) with funding from the Housing Credit, SAIL, HOME, Bonds, or Elderly Housing Community Loan programs; seven properties (709 units) with HUD Section 202 Elderly Housing loans, Use Agreements, or rental assistance contracts; two USDA RD developments (65 units) with terminated mortgages; and six local bond-financed developments (829 units).

<sup>19</sup> The share of households with members age 62 and older in the Florida Housing/Elderly category is less than 100 percent for two reasons. First, the category includes elderly-only developments but also includes elderly/family developments that set aside just a portion of their units for elderly residents. Second, the minimum age for the head of household in Florida Housing’s elderly set-aside units is 55, so some “elderly” units are occupied by households headed by someone age 55-61. When age 55-61 households are added, the share of units in elderly developments occupied by an older household rises to 88 percent.

**By the end of 2034, rent and income restrictions will expire for 402 developments with 33,284 assisted units.** In some cases, these restrictions are renewable; in others, affordability restrictions will end unless new assisted financing is introduced (Figure 9.8).

**Figure 9.8. Characteristics of Affordability Periods by Funding Type**

	Still Producing New Units	Affordability Period Expires	Affordability Period Is Renewable
Florida Housing LIHTC/Bonds/SAIL	X	X	
HUD Rental Assistance		X	X
USDA Mortgage/Rental Assistance		X	* See Notes
Local Bonds	X	X	

Notes: USDA has launched a pilot program to provide renewable rental assistance contracts for 1,000 units nationwide where RD mortgages have expired.

Table 9.3 summarizes the characteristics of units at risk of subsidy expiration. A development is identified as at risk only if it does not have other subsidies in place with later expiration dates. For example, many HUD-funded developments with expiring Rental Assistance contracts also received capital advances from HUD's Section 202 and Section 811 programs. These advances carry 40-year affordability restrictions that will not expire until after 2034, so the properties are not counted in the expiring HUD properties list. See Table 9.8 at the end of this section for county-level totals of at-risk properties and units.

**Table 9.3. Assisted Housing with Affordability Restrictions Expiring 2024-2034**

		Developments	Units	% of Units
<b>Total Developments &amp; Units</b>		<b>402</b>	<b>33,284</b>	<b>—</b>
Funder (Duplicated)	Florida Housing	196	19,946	60%
	LHFA	32	4,628	14%
	HUD	132	8,128	24%
	USDA RD	58	2,384	7%
Most affected counties: Orange, Miami-Dade, Duval, Hillsborough, Palm Beach				
Target Population	Family	186	25,588	82%
	Elderly	67	4,843	15%
	Elderly; Family	4	929	3%
	Persons with Disabilities, Farmworker/Fishing Worker, Homeless	145	1,924	6%
Owner Type	For-Profit	140	23,672	71%
	Non-Profit	206	6,989	21%
	Limited Dividend	51	1,948	6%
	not avail.	5	675	2%

Notes: Developments and units may be listed under more than one funder. Percentages may not total to 100% due to rounding.

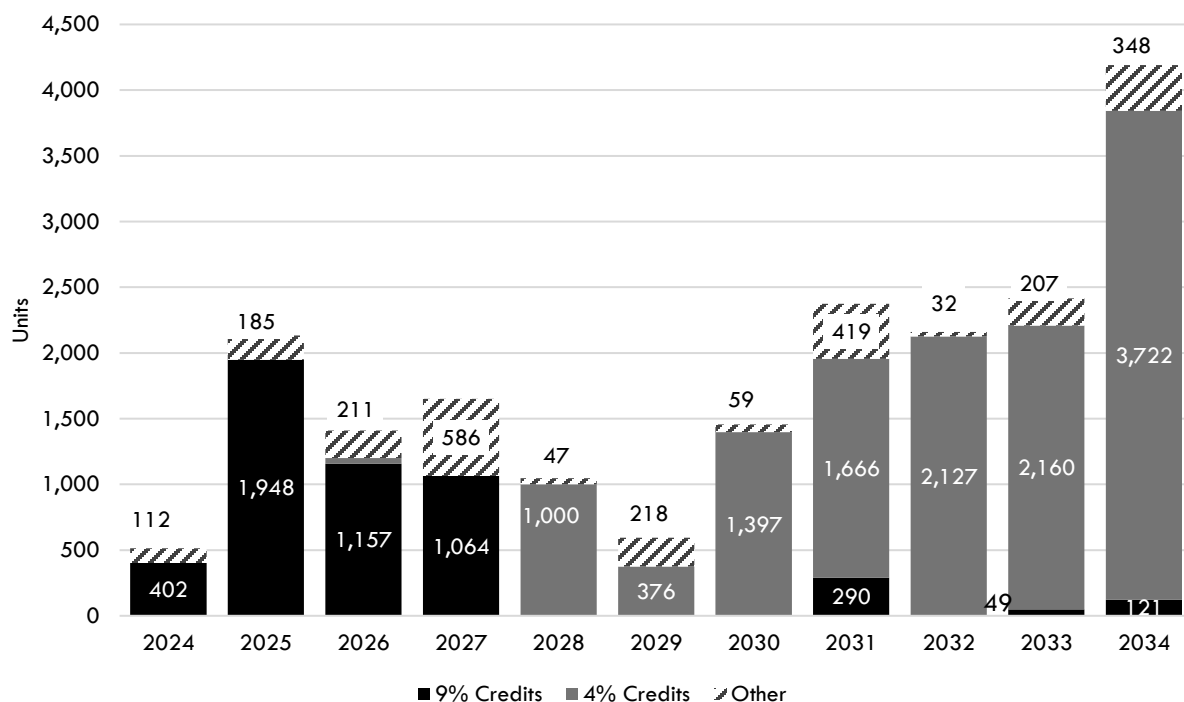
Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

## Florida Housing Expiring Properties

The Florida Housing inventory will have most expirations (196 properties, 19,946 units), largely in developments funded through the core Housing Credit, SAIL, HOME, and Bond programs. More than one-quarter of these units (5,751) are located in the four-county Orlando metropolitan area (Orange, Osceola, Seminole, and Lake). Other heavily affected counties include Miami-Dade (2,487 units), Palm Beach (1,732 units), and Hillsborough (1,520 units).

The expiration of Housing Credit restrictions is taking place in two phases (see Figure 9.9). Losses of early 1990s 9 percent Housing Credit developments began in 2020 and will continue through 2027. Because affordability periods for the competitive 9 percent credits were extended from 30 to 50 years in the mid-1990s, these losses will taper off. A second spike will begin in 2028 as a wave of 4 percent Housing Credit developments reaches the end of 30-year affordability restrictions. Expiration dates for restrictions associated with other Florida Housing programs are spread throughout the decade.

**Figure 9.9. Florida Housing Units by Expiration Year and Program Type, 2024-2034**



Notes: The "Other" category refers to units without Housing Credits that received SAIL, State Bonds, or HOME funding. Units in the 9% Credits and 4% Credits categories may also have funding from the other Florida Housing programs.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

The losses over the next decade would have been greater if Florida Housing had not used financing tools to extend affordability for thousands of units that otherwise would have lost affordability at the 30-year mark. First, in the late 1990s and early 2000s, a number of properties received SAIL financing with 50 years of affordability alongside 4 percent Housing Credits with 30-year use restrictions. This led to an extra 20 years of affordability for Housing Credit developments that otherwise would have expired in the next decade, delaying their expiration from the early 2030s to the 2050s. Second, some 9 percent

Housing Credit properties from the early 1990s have received a second infusion of 4 percent credits in recent years, extending their affordability by 15-30 years.

## HUD Expiring Properties

HUD multifamily developments have the second largest share of expiring units: 132 developments with 8,128 assisted units, including most of the elder set-aside units that are at risk. Two counties account for 40 percent of the at-risk units: Miami-Dade (2,121 units) and Duval (1,115 units).

Table 9.4 shows expiring properties and units by program. The most common program is HUD's project-based rental assistance. These properties will not automatically exit the subsidized inventory because rental assistance contracts may be renewed. If the owner opts out of renewing assistance, however, the affordability restrictions are lifted.

Several developments have HUD rental assistance in conjunction with Section 202 loans that will mature by 2034. Most are small group homes for persons with disabilities. While the rental assistance is renewable, the termination of the 202 loans provides a natural inflection point where properties might be at risk of loss due to opt-outs or the need for capital investment.

Four large properties in Miami-Dade, Duval, and Pinellas County operate under HUD Use Agreements expiring by the end of 2034. These agreements impose affordability requirements in formerly subsidized properties for a variety of reasons, such as refinancing of HUD debt. Because they do not have renewable rental assistance, these properties are at high risk of loss of affordability when the use agreements expire.

**Table 9.4. Program Summary for HUD Properties and Units with Subsidies Expiring by 2034, Unduplicated Count**

Rental Assistance, No Section 202		Rental Assistance and Section 202		HUD Use Agreement	
Developments	Units	Developments	Units	Developments	Units
95	6,571	33	575	4	982

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

## RD Expiring Properties

In the USDA RD inventory, mortgages will mature for 58 developments with 2,384 assisted units, including 2,008 units with rental assistance. Table 9.5 shows the at-risk RD properties and units by funding program: Section 515, which provides below-interest mortgages for multifamily housing in rural areas and small towns, and Section 514/516, which provides housing for farmworkers.

Unlike in HUD's rental assistance program, RD rental assistance contracts cannot be renewed once the RD mortgage has matured or been prepaid. Therefore, developments with expiring RD mortgages are at severe risk of loss of affordability unless new subsidized financing is introduced. The expiring RD properties are scattered throughout the state, mostly in medium and small counties. Polk and Lake Counties are the most heavily affected, with 301 and 222 units at risk, respectively.

**Table 9.5. Program Summary for RD Properties and Units with Subsidies Expiring by 2034, Unduplicated Count**

Section 515 and Rental Assistance		Section 514/516 and Rental Assistance	
Developments	Units	Developments	Units
53	2,064	5	320

Notes: Two Section 515 properties with 101 units receive rental assistance from HUD rather than from RD. HUD rental assistance contracts are renewable upon expiration even if the Section 515 mortgage is no longer active.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory.

## Risk to the Inventory: Aging Housing Developments

Statewide, 936 developments with 67,694 units are at least 30 years old and 860 developments with 113,130 units are 15-29 years old. Older units in poor physical condition are at risk of “failing out” of the inventory, even if their rent and income restrictions are not expiring. Without infusions of capital for rehabilitation, deteriorating properties may face rental subsidy abatement by HUD or local code enforcement action.

The 30+ year old units make up one-fifth of all assisted units. Most deeply subsidized units fall in this age category, including public housing, HUD, and USDA RD units. For this reason, a disproportionate share of the units are non-profit owned and targeted toward elders. While still a minority of units, the 30+ year old Florida Housing stock also is growing rapidly as waves of 1990s Housing Credit developments with extended use periods reach the 30-year mark.

The 15-29 year old units were built at a time of rapid growth in the Housing Credit program and other Florida Housing initiatives; 92 percent of 15-30 year old units were funded by Florida Housing. Most are owned by for-profit organizations and are targeted toward families.

Table 9.6 provides more information about the characteristics of units in aging properties.

**Table 9.6. Assisted Housing Developments and Units by Risk Due to Property Age**

		30 or more years old			15-29 years old		
		Dev.	Units	% of Units	Dev.	Units	% of Units
<b>Total Developments &amp; Units</b>		<b>936</b>	<b>67,694</b>	—	<b>860</b>	<b>113,130</b>	—
Funder (Duplicated)	Florida Housing	118	7,829	12%	697	103,635	92%
	LHFA	49	5,719	8%	146	26,213	23%
	HUD	413	25,600	38%	188	15,550	14%
	USDA RD	285	12,569	19%	66	3,277	3%
	Public Housing	139	19,675	29%	27	3,011	3%
Target Population	Family	349	23,994	35%	521	81,206	72%
	Elderly	200	15,084	22%	96	7,323	6%
	Elderly; Family	138	15,101	22%	110	13,237	12%
	Persons with Disabilities, Farmworker/Fishing Worker, Homeless	135	4,538	7%	130	11,296	10%
	not avail.	114	8,977	13%	3	68	0.10%
Owner Type	For-Profit	198	16,236	24%	580	92,713	82%
	Non-Profit	296	18,641	28%	243	16,577	15%
	Limited Dividend	215	8,740	13%	5	187	0.20%
	Public Housing Authority	140	19,725	29%	28	3,277	3%
	not avail.	87	4,352	6%	4	376	0.30%

Notes: Property age refers to year built for new construction projects and approximate year of rehabilitation for preservation or rehabilitation projects. Percentages refer to share of assisted units in age category unless otherwise noted. Funder totals may add up to more than 100 percent because developments can have funding from more than one agency.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

## Florida Housing's Investment in Preservation

The most concerted effort to preserve assisted housing has been the use of Florida Housing's LIHTC and SAIL programs and state and local bonds to preserve older buildings with HUD and USDA RD project-based rental assistance. Florida Housing has also supported the redevelopment of public housing units through the federal Rental Assistance Demonstration (RAD) program, through which older public housing developments are converted to project-based assistance and either rehabilitated or demolished and replaced with new housing.

To date, Florida Housing has funded the preservation of 276 federally subsidized developments with 30,220 assisted housing units, including 23,016 rental assistance units. As Table 9.7 shows, most of the preserved developments and units were originally funded by HUD multifamily programs.

**Table 9.7. Florida Housing-Preserved Properties and Units by Federal Funder, Duplicated Count**

HUD Multifamily		Public Housing		USDA RD	
Properties	Units	Properties	Units	Properties	Units
182	22,567	43	5,238	61	2,901

Notes: Developments are included if they received Florida Housing funding at least five years after their initial allocation of federal funds or if Florida Housing funds were used for redevelopment of public housing under the RAD program.

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

## Expiration and Aging Risk: County Detail

Table 9.8 below shows the number of developments and units with each risk factor by county. Developments can appear in more than one category; in particular, most HUD and RD properties with expiring subsidies are more than 30 years old.

**Table 9.8. Developments and Units by Preservation Risk Factor and County**

	Florida Housing Risk			RD Maturing Mortgages			HUD Expiring Rental Assistance/Use Agreement			30+ Year Old			15-29 Year Old		
	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units
<b>Large</b>															
Broward	10	775	3.89%	0	0	0.00%	9	634	7.80%	48	4,268	6.30%	48	7,929	7.01%
Duval	8	988	4.95%	0	0	0.00%	11	1,115	13.72%	49	4,886	7.22%	40	6,885	6.09%
Hillsborough	14	1,520	7.62%	0	0	0.00%	6	517	6.36%	36	2,861	4.23%	74	11,835	10.46%
Lee	3	698	3.50%	0	0	0.00%	4	188	2.31%	17	1,224	1.81%	31	3,157	2.79%
Miami-Dade	13	2,587	12.97%	0	0	0.00%	29	2,121	26.09%	158	13,380	19.77%	130	17,864	15.79%
Orange	25	3,658	18.34%	3	131	5.49%	6	249	3.06%	57	6,143	9.07%	72	14,140	12.50%
Palm Beach	12	1,732	8.68%	0	0	0.00%	3	287	3.53%	24	2,299	3.40%	39	5,884	5.20%
Pinellas	3	364	1.82%	0	0	0.00%	13	506	6.23%	52	4,003	5.91%	27	2,161	1.91%
Polk	1	220	1.10%	10	368	15.44%	5	348	4.28%	38	2,124	3.14%	22	2,653	2.35%
<b>Large Total</b>	<b>89</b>	<b>12,542</b>	<b>62.88%</b>	<b>13</b>	<b>499</b>	<b>20.93%</b>	<b>86</b>	<b>5,965</b>	<b>73.39%</b>	<b>479</b>	<b>41,188</b>	<b>60.84%</b>	<b>483</b>	<b>72,508</b>	<b>64.09%</b>
<b>Medium</b>															
Alachua	7	92	0.46%	2	52	2.18%	6	152	1.87%	21	1,023	1.51%	11	1,078	0.95%
Bay	2	46	0.23%	0	0	0.00%	0	0	0.00%	7	715	1.06%	8	869	0.77%
Brevard	2	240	1.20%	0	0	0.00%	2	39	0.48%	14	1,186	1.75%	19	2,351	2.08%
Charlotte	0	0	0.00%	1	70	2.94%	0	0	0.00%	5	347	0.51%	7	582	0.51%
Citrus	8	50	0.25%	2	68	2.85%	3	32	0.39%	18	538	0.79%	7	416	0.37%
Clay	4	319	1.60%	1	54	2.27%	0	0	0.00%	10	422	0.62%	6	781	0.69%
Collier	7	1,127	5.65%	0	0	0.00%	1	100	1.23%	10	802	1.18%	23	3,057	2.70%
Escambia	5	30	0.15%	0	0	0.00%	4	278	3.42%	17	2,296	3.39%	20	1,438	1.27%
Flagler	1	5	0.03%	0	0	0.00%	0	0	0.00%	5	260	0.38%	1	128	0.11%
Hernando	6	222	1.11%	0	0	0.00%	0	0	0.00%	8	232	0.34%	9	956	0.85%
Highlands	1	6	0.03%	3	131	5.49%	1	36	0.44%	13	533	0.79%	8	509	0.45%
Indian River	5	414	2.08%	0	0	0.00%	0	0	0.00%	5	338	0.50%	16	2,098	1.85%
Lake	8	595	2.98%	5	241	10.11%	1	10	0.12%	31	1,386	2.05%	20	2,457	2.17%
Leon	4	414	2.08%	2	106	4.45%	4	311	3.83%	18	1,571	2.32%	12	1,813	1.60%
Manatee	2	618	3.10%	0	0	0.00%	2	189	2.33%	13	876	1.29%	16	2,040	1.80%

	Florida Housing Risk			RD Maturing Mortgages			HUD Expiring Rental Assistance/Use Agreement			30+ Year Old			15-29 Year Old		
	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units
Marion	1	6	0.03%	1	30	1.26%	0	0	0.00%	10	699	1.03%	11	1,155	1.02%
Martin	4	24	0.12%	0	0	0.00%	0	0	0.00%	8	396	0.58%	3	290	0.26%
Nassau	0	0	0.00%	1	61	2.56%	0	0	0.00%	10	398	0.59%	3	221	0.20%
Okaloosa	2	12	0.06%	0	0	0.00%	0	0	0.00%	9	720	1.06%	4	508	0.45%
Osceola	7	1,179	5.91%	1	34	1.43%	1	85	1.05%	10	1,081	1.60%	13	2,507	2.22%
Pasco	2	69	0.35%	2	75	3.15%	1	51	0.63%	27	1,098	1.62%	10	939	0.83%
Santa Rosa	0	0	0.00%	2	103	4.32%	1	50	0.62%	9	368	0.54%	3	226	0.20%
Sarasota	2	19	0.10%	0	0	0.00%	1	75	0.92%	8	370	0.55%	12	1,053	0.93%
Seminole	6	319	1.60%	0	0	0.00%	0	0	0.00%	7	525	0.78%	17	2,685	2.37%
St. Johns	4	18	0.09%	0	0	0.00%	3	67	0.82%	5	120	0.18%	9	943	0.83%
St. Lucie	4	560	2.81%	0	0	0.00%	0	0	0.00%	4	830	1.23%	10	1,641	1.45%
Sumter	0	0	0.00%	1	49	2.06%	0	0	0.00%	6	203	0.30%	3	120	0.11%
Volusia	5	892	4.47%	0	0	0.00%	4	179	2.20%	21	1,459	2.16%	26	3,495	3.09%
<b>Medium Total</b>	<b>99</b>	<b>7,276</b>	<b>36.48%</b>	<b>24</b>	<b>1,074</b>	<b>45.05%</b>	<b>35</b>	<b>1,654</b>	<b>20.35%</b>	<b>329</b>	<b>20,792</b>	<b>30.71%</b>	<b>307</b>	<b>36,356</b>	<b>32.14%</b>
<b>Small</b>															
Baker	0	0	0.00%	0	0	0.00%	1	52	0.64%	2	132	0.19%	1	50	0.04%
Bradford	0	0	0.00%	2	87	3.65%	0	0	0.00%	5	193	0.29%	1	120	0.11%
Calhoun	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	132	0.19%	0	0	0.00%
Columbia	0	0	0.00%	1	71	2.98%	1	13	0.16%	6	268	0.40%	5	429	0.38%
DeSoto	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	106	0.16%	8	496	0.44%
Dixie	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	26	0.04%	0	0	0.00%
Franklin	0	0	0.00%	0	0	0.00%	0	0	0.00%	5	195	0.29%	1	30	0.03%
Gadsden	0	0	0.00%	3	153	6.42%	1	36	0.44%	9	423	0.62%	3	198	0.18%
Gilchrist	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	36	0.05%	0	0	0.00%
Glades	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	28	0.04%	0	0	0.00%
Gulf	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	62	0.09%	0	0	0.00%
Hamilton	0	0	0.00%	0	0	0.00%	0	0	0.00%	1	38	0.06%	4	109	0.10%
Hardee	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	154	0.23%	5	380	0.34%

	Florida Housing Risk			RD Maturing Mortgages			HUD Expiring Rental Assistance/Use Agreement			30+ Year Old			15-29 Year Old		
	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units	Dev.	Units	% of State's Units
Hendry	0	0	0.00%	1	78	3.27%	2	155	1.91%	3	197	0.29%	5	307	0.27%
Holmes	0	0	0.00%	0	0	0.00%	0	0	0.00%	5	137	0.20%	0	0	0.00%
Jackson	1	5	0.03%	3	108	4.53%	0	0	0.00%	11	464	0.69%	6	314	0.28%
Jefferson	0	0	0.00%	1	22	0.92%	1	75	0.92%	3	133	0.20%	0	0	0.00%
Lafayette	0	0	0.00%	0	0	0.00%	1	36	0.44%	1	36	0.05%	0	0	0.00%
Levy	0	0	0.00%	3	72	3.02%	0	0	0.00%	10	348	0.51%	3	173	0.15%
Liberty	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%
Madison	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	81	0.12%	1	72	0.06%
Monroe	1	78	0.39%	0	0	0.00%	1	3	0.04%	5	618	0.91%	11	692	0.61%
Okeechobee	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	60	0.09%	3	195	0.17%
Putnam	4	34	0.17%	4	139	5.83%	3	139	1.71%	21	956	1.41%	9	502	0.44%
Suwannee	1	6	0.03%	0	0	0.00%	0	0	0.00%	9	407	0.60%	1	110	0.10%
Taylor	0	0	0.00%	0	0	0.00%	0	0	0.00%	3	101	0.15%	0	0	0.00%
Union	0	0	0.00%	1	32	1.34%	0	0	0.00%	2	80	0.12%	0	0	0.00%
Wakulla	0	0	0.00%	0	0	0.00%	0	0	0.00%	0	0	0.00%	2	64	0.06%
Walton	0	0	0.00%	0	0	0.00%	0	0	0.00%	4	133	0.20%	0	0	0.00%
Washington	1	5	0.03%	2	49	2.06%	0	0	0.00%	5	170	0.25%	1	25	0.02%
<b>Small Total</b>	<b>8</b>	<b>128</b>	<b>0.64%</b>	<b>21</b>	<b>811</b>	<b>34.02%</b>	<b>11</b>	<b>509</b>	<b>6.26%</b>	<b>128</b>	<b>5,714</b>	<b>8.44%</b>	<b>70</b>	<b>4,266</b>	<b>3.77%</b>
<b>State Total</b>	<b>196</b>	<b>19,946</b>	<b>100%</b>	<b>58</b>	<b>2,384</b>	<b>100%</b>	<b>132</b>	<b>8,128</b>	<b>100%</b>	<b>936</b>	<b>67,694</b>	<b>100%</b>	<b>860</b>	<b>113,130</b>	<b>100%</b>

Source: Shimberg Center for Housing Studies, Assisted Housing Inventory

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